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Accept payments through your Platform

Instantly initiate and accept payments using Finexer API with variety of financial institutions for your own business or on behalf of your clients.

We support all banks in the UK that adopted Open Banking scheme. For more information on type of accounts, coverage and status please go to our [Provider Status](#) page.

A payment process is based on bank transfers, it works the same way as if an individual were to transfer funds via an online banking or mobile app. Before you continue you need to set up the app in your [app settings](#).

For your business
On behalf of your clients
By 3-rd party

To start to accept payments for your business we recommend to import your bank accounts from your bank where you wish payments to be settled. Please go to your **Account settings** page and choose **Bank accounts** in the menu, or you can [click here](#).

The payment flow

The following steps describe entire payment flow for a user:

1. Starting on your site, the user clicks a link or button that takes them to the Finexer consent page.
2. On Finexer's website, the user selects a bank to make a payment from, and is redirected to the bank payment page to authenticate themselves.
3. The user is then redirected seamlessly back to your site, passing along either a payment

identifier, or an error in case the user denied the payment request.

After all above steps have been completed, funds will be cleared within approximately 1-15 minutes.

Step 1: Create a payment

To get started with a payment process, you need to create a **payment** object with parameters listed below.

Parameter `amount`, represents a payment amount.

Parameter `currency`, represents a payment currency.

Parameter `statement`, reference for the user.

Parameter `provider`, represents a provider ID of a **provider**. If you leave this empty, the user will be given a choice of supported banks to make a payment from at the consent page. If supplied, the user will only need to confirm your payment

request with a pre-selected bank.

Parameter `vendor`, represents a vendor ID of a `vendor` object. This is the vendor who receives a payment, whose account is credited.

Parameter `customer`, represents a customer ID of a `customer` object. This is the customer who makes a payment, whose account is debited.

Parameter `return_url`, a page on your website to which the user will be redirected with either successful or failed response. If you leave this empty, we'll use one of your redirect URLs saved in the app, or we'll take the user to our own confirmation page.

Once a payment object with status pending is created, redirect the user to URL supplied in

`redirect.consent_url` attribute on the payment object:

```
{
  "redirect": {
    "return_url":
```

```
"https://yourwebsite.com/ca
{SESSION_ID}",
  "consent_url":
  "https://finexer.com/connec
payment=pc_9XS1ZsVuOxSV"
}
}
```

It's recommended if you append `state` parameter with a unique token to the return url to prevent CSRF attacks. Also it helps you to establish a session during the entire consent journey so when you receive a callback you can determine who a payment was created for. We retain all your other parameters passed in the return url.

Consent options

By default, the consent screen opens with standard settings configured in your app settings. However you can override some of the configurations by passing parameters in the query string:

`skip_info` (true, false by default) - when passed `true`, the first screen with beneficiary information e.g. payee, BBAN, amount will be skipped only for mobile users.

`skip_qr` (true, false by default) - when passed `true`, the screen with QR code to open a mobile app will be skipped only for desktop users.

`template` an identifier of an existing white-label template - when passed, the consent screen will use its pre-configured UI settings. For more information, check out [App Templates](#).

Requesting payer's bank account

You can obtain the payer's bank account by supplying the `read_source=true` parameter in the consent URL. Banks will return bank account details of a customer who initiated a payment that will be bound to the `source_bank_account` field on the payment object.

Note you can request customer account details only for the purposes of issuing a refund. Refunds must be issued to the same bank account with the same payment

reference and should not exceed the total amount of the original payment.

This is not supported by Revolut, Tesco, TSB, Virgin Money, Yorkshire Building Society, Lloyds (Sandbox). In cases when the source bank account hasn't been captured, you should supply bank account details in the **request** via `target_bank_account` attribute.

Step 2: User authenticates with their bank

After you redirect the user to the supplied URL, the user is prompted to select a bank they wish to make a payment from (unless a provider is already set on payment object), the user then is taken to a selected bank's consent page (e.g. Barclays, Lloyds) to authenticate the user and approve or deny the payment. Note the user can deny the payment at the consent page at Finexer as well as at the consent page at a bank. When user denies payment request,

the status changes to `canceled` on the payment object.

Step 3: User is taken back to your site

After the user approves or denies the payment, they are redirected to the URL that was set in a payment object.

`fx_payment`, the value of which is the ID of the `payment` object and other parameters that were provided in **Step 1** (e.g. `state`).

```
https://yourwebsite.com/cancel?fx_payment=pt_LiDYx1SaO&state=...
```

You are done!

The payment should be processed within approximately 1-15 minutes. At this stage, the payment object may have the following statuses:

`authorized` - user confirmed the payment and instructed their bank to process the payment.
`completed` - bank has processed the payment.

If you would like to know when

status changes from `authorized` to `completed`, there are two ways of doing this. You can retrieve the payment on some interval by calling `get a payment` method and check its status. Or you can configure a webhook and receive a call with a payment payload once the status changes. To find out more about webhooks please [click here](#).

If the user denies the payment, we'll pass instead an error in the url including a payment ID:

```
https://yourwebsite.com/call?payment_id=123456789&error=access_denied&error_code=1
```

Payments & Payment Links

The difference between the payment object and payment link object is that the payment object represents the payment itself whereas the payment link object represents a facility on how payments can be made. For example, you can request multiple payments from multiple individuals with a single link (URL) until the link expires. You

can view all payments attached to a single payment link object.

Testing payments in Sandbox

To simulate the customer payment journey using test credentials, access your Sandbox account. You can find the credentials in your App settings at the bottom, covering all supported banks in the sandbox environment.

By default the status of a payment object is set to `completed` after completing a payment in sandbox environment. The status `authorized` may appear only in production environment and remain for some time if a bank performs additional checks before they execute a transaction. However, you can still emulate the authorization state in Sandbox by supplying specific references in the statement parameter when creating a payment with Orion:

`authcompleted` - a payment will be completed within 10

seconds.

`authcanceled` - a

payment will be canceled
within 10 seconds.

Alternatively, you can specify
the custom delay in the range of
1 - 120 seconds:

`authcanceled60` - a

payment will be canceled
in one minute.

`authcompleted70` - a

payment will be
completed in one minute
and 10 seconds.

We are here to help

Need help getting started or
ready to test your
configuration? Contact our team
at the [Support Center](#) or at
[contact us](#) page. You can also
email us at
support@finexer.com