finexer

API Reference Support Center

Dashboard

Send batch of payments all at once beta

Initiate multiple payments to different recipients simultaneously through a single authorized payment using Finexer API. It's useful for businesses with payrolls, or when you're in need to pay recurring multiple invoices.

You can reuse existing API payment objects and methods, and initiate a payment batch by creating multiple payments through the standard create payment method and linking them to another payment previously created with the specific type, i.e. batch.

The customer journey for processing payments in a batch is the same as processing the

standard one-off payments. All actions such as webhooks, recipient emails, etc. will be handled for each payment in the batch independently as if it were a one-off payment initiated separately. View the list of Supported providers below.

> Most financial institutions support batch payments only for business customers.
> Santander and Danske banks require a source bank account (debit) set on the payment batch prior to initiating a batch payment.
> The target bank account (credit) is required for each child payment in the batch and is omitted for the batch payment object itself.

> Batch payments can be made to saved payees only (also referred to as Trusted Beneficiaries).

The payment flow

The following steps describe entire payment flow for a user (depends on a use-case):

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 is shown the list of all payments included in the batch with its total amount, 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.

If the batch transaction is successful, the funds (the total of the payment batch) will be transferred from the user account to all the recipients in the payment batch within approximately 1-15.

Step 1: Create a payment batch

To get started with the payment process, you need to create a **payment** object with the type `batch` and create regular payment objects (described **here**) supplying the identifier of the source payment i.e. batch via `payment_source` parameter. The major optional parameters for the payment batch are listed below.

Parameter `statement`, the reference to appear on the bank statements. Payments linked to the payment batch with no statement will be populated with the statement on the payment batch.

Parameter `provider`, represents a provider identifier of the supported **provider**. If you leave this empty, the user will be given a choice of supported banks on the consent page, otherwise the consent page will be locked to only the-set provider.

Parameter `return_url`, a page on your website to which the user will 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.
Parameter `amount` is omitted.
Parameter `currency` is omitted.

An alternative approach to initiating a payment batch is to defer creating the batch object until you're ready to send it. First, create multiple regular **payment** objects using the same reference (e.g., `wage_09`) for all payments you want to process together.
When ready, create a payment batch with the same statement (`wage_09`). This will generate a new payment batch with pending payments linked to the batch object that share that reference.

Once a payment batch with status pending is created,

redirect the user to URL supplied via `redirect.consent_url` attribute on the batch payment object:

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

For the sake of ease we stripped out the rest of attributes on the payment object.

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**.

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. If the user approves the payment, we'll pass along in the url:

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

```
https://yourwebsite.com/cal
```

```
fx_payment=pt_LiDYx1SaO&sta
```

You are done!
Payments in the batch should be processed simultaneously within approximately 1-15 minutes. At this stage, the parent payment object, i.e. batch may have the following statuses:

- `authorized` - user instructed their bank to process payments in the batch.
- `completed` - bank has processed all payments in the batch.

The corresponding status will be updated for each child payment included in the batch.

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/cal
error=access_denied&error_c
```

Providers that support batch payments

For more information on type of accounts, coverage and status please go to our **Provider Status** page.

Bank of Ireland 365 Online

Bank Of Scotland Business

Barclaycard Commercial Payments

Barclays

Coutts & Company

Danske

HSBC Business

Lloyds Business

Mizuho Bank

NatWest

Orion Sandbox

Royal Bank of Scotland

Santander

Ulster

Virgin Money (merged)

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