

The Payment Interface User Guide

Introduction:

The Payment interface is a SpringBoot application, which can drive back-end banking data, via a series of restful API calls, made to a zOS Connect EE server, which in turn, routes the requests to your CICS region (for more detailed information about the restful APIs please refer to the “CBSA Restful API guide” in the /doc folder)

The business justification for the Payment interface:

“The Payment interface will be given to trusted companies to enable them to process payments for their goods and services from accounts held in CBSA”

Conceptually, the Payment interface is similar to a debit/credit card machine that businesses use, but instead of swiping a card, the business has access to take payments or make refunds directly from their customer’s bank accounts via the Payment interface.

The associated restful APIs can all be utilised directly WITHOUT using the Payment interface, but we have provided the Payment interface, and the Springboot source code, to demonstrate the restful APIs straight out of the box. Additionally, the Springboot application source code may also be utilised in the future, to add or extend functionality. The functionality in the Payment interface, mimics functions provided in the BMS and Liberty UI interfaces (as used by the Teller).


Accessing the Payment Interface:

It can be accessed via a URL structured as follows:

<http://your-host-name:your-host-port-number/paymentinterface-1.0/>

(* as part of the installation process, you will have previously assigned your own hostname and port number for the Payment interface to utilise).

The Payment landing page:

A screenshot of a web form titled "Payment Interface" set against a light blue background. The form is white and contains the following elements: a label "Account number:" followed by a text input field with a small circular icon on the right; a label "Payment type:" followed by two radio buttons, "Debit" (which is selected) and "Credit"; a label "Payment amount:" followed by a text input field; a label "Organisation name:" followed by a text input field; and a blue "Submit" button at the bottom left.

Payment Interface

Account number:

Payment type: ☒ Debit ☐ Credit

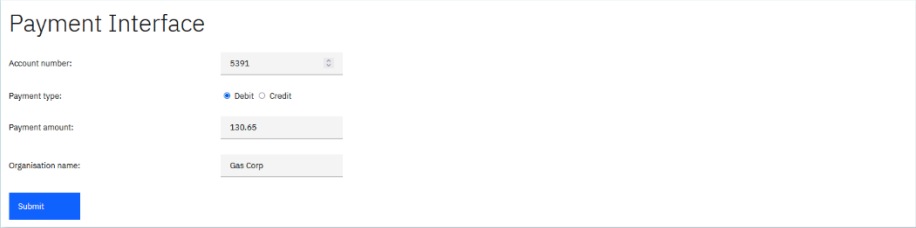
Payment amount:

Organisation name:

The Payment interface is comprised of one page, the landing page. From here a company can request money (payment) for its goods and services from accounts at CBSA Bank. Or a company can use this interface to issue a refund to an account within CBSA.

Requesting a Payment:

The company, in this example “Gas Corp”, can take a payment, by supplying the account number (of its customer) and selecting the “Debit” radio button and then supplying the amount, and the requesting company’s name:

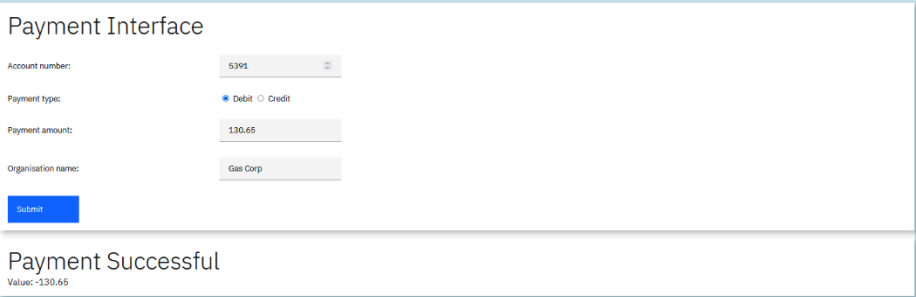


The image shows a web form titled "Payment Interface" on a light blue background. The form has the following fields and controls:

- Account number:** A text input field containing "5391" with a small circular icon to its right.
- Payment type:** Two radio buttons labeled "Debit" (selected) and "Credit".
- Payment amount:** A text input field containing "130.65".
- Organisation name:** A text input field containing "Gas Corp".
- Submit:** A blue button with the text "Submit" in white.

When “Submit” is clicked under the covers validation will be carried out. Should something fail a validation check, a suitable message will be returned (see below for an example).

Assuming that the validation checks pass, a confirmation message will be returned:

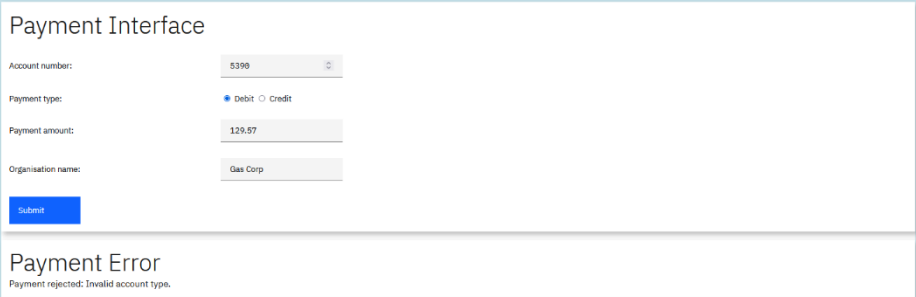


The image shows the same "Payment Interface" form as above, but with a confirmation message displayed below the form fields:

Payment Successful
Value: -130.65

In this example, account 5391 is an “ISA account” and the payment to Gas Corp for £130.65 was successful.

If an attempt is made by the company to take a payment from a MORTGAGE or LOAN account, the request will be rejected:

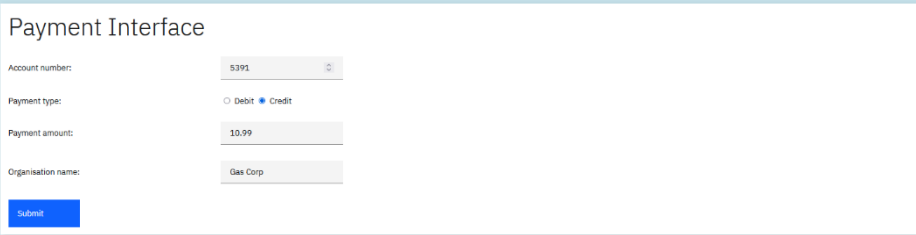


The screenshot shows a 'Payment Interface' form with the following fields: 'Account number' (5398), 'Payment type' (Debit selected, Credit unselected), 'Payment amount' (129.57), and 'Organisation name' (Gas Corp). A blue 'submit' button is at the bottom. Below the form, a 'Payment Error' message states: 'Payment rejected: Invalid account type.'

Account 5390 is a LOAN account and that is why the payment attempt has been unsuccessful.

Making a refund:

The company, in this example “Gas Corp”, can also use the Payment interface to refund money to an account held in CBSA. They do so by selecting the “Credit” radio button:



The screenshot shows the 'Payment Interface' form with the following fields: 'Account number' (5391), 'Payment type' (Debit unselected, Credit selected), 'Payment amount' (10.99), and 'Organisation name' (Gas Corp). A blue 'Submit' button is at the bottom.

Then clicking “Submit”:

Payment Interface

Account number:	<input type="text" value="5391"/>
Payment type:	<input type="radio"/> Debit <input checked="" type="radio"/> Credit
Payment amount:	<input type="text" value="10.99"/>
Organisation name:	<input type="text" value="Gas Corp"/>
<input type="button" value="submit"/>	

Credit Successful

Value: 10.99