CONSUMER CREDIT FOR ECOMMERCE

Standard Account

Technical Integration Guide v2.1.6

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Getting Started

You will receive a welcome email confirming your application has been accepted and that your test account is setup and ready for you to begin integration.

The Pay4Later BackOffice is a web based system that provides detailed information and powerful tools to assist you in managing your Pay4Later account and can be accessed at https://secure.pay4later.com/backoffice/

Your welcome email will contain primary login details for your account. Once logged in you can change passwords and setup access for additional users. Please refer to the BackOffice User Guide for more information.

If you have any questions or you require further information, please email retailersupport@pay4later.com or call us 0800 021 7150.

Installations & Account Settings

Retailers that trade across multiple sales channels, physical locations or web sites, can use installations to specify unique settings for each website and location.

You can setup your account and configure installations by logging in to the BackOffice. Click on the *Account Management* tab and then select *Installations*.

If you're integrating Pay4Later into your website(s), an API key is required. This is your unique account identifier, which is automatically created when your account is provisionally approved.

You can add up to 10 installations per Standard Account. Installation settings are as shown below.

Installation Setting	Description
Installation Name	A friendly name to enable you to identify credit requests associated with different installations - such as trading names, URL's or store locations.
Installation ID	A numeric ID, used to associate a credit request with this installation.
Return URL (Accept)	The URL we'll use to return the consumer back to your website upon successful completion of a credit application. If you do not specify a return URL, the *Return to Retailer* button on the complete screen is not displayed. Your retaileruniqueref for the credit application will be appended to this URL should you wish to present the user with details of their order upon return.
Return URL (Decline)	Same as above, but for declined credit applications.
Return URL (Cancel)	Same as above, if the consumer cancels at the start of the application process
CSN URL	The URL to your script, handling Credit Status Notifications (CSN). If you specify a URL in this field, the CSN Email field is ignored.
CSN Email	The email address to which CSN's are sent if no CSN URL is present.
Type	Specifying whether this installation is being used in an online or in-store scenario.
Logo	This logo is displayed at the top of credit applications associated with this installation.

Figure 1: installation settings

Static IP Addresses

Please notify us of the static IP address(es) from which we can expect to receive your POST's by emailing retailersupport@pay4later.com

Credit Application Process Overview

The process starts with an HTTP POST or GET from your website to Pay4Later. The consumer is then redirected to our secure form where they complete, sign and submit their credit application. Upon submission of the credit application, the lender will perform a credit check and various other processes culminating in a decision. The possible decisions are ACCEPT, DECLINE or REFER.

If the consumer is accepted, we instruct them to pay their deposit using a credit or debit card. Upon receipt of this card payment, the credit agreement comes into force. At this point we inform the consumer the application process is complete and that we have authorised the retailer to proceed with their order. Finally we direct the consumer back to your web site using the return URL you specify.

For more detailed information please refer to the CNP Process document which can be downloaded from BackOffice > Resources.

Credit Status Notifications

Whilst communicating with the consumer in the foreground, we also send notifications (in the form of HTTP POST's) to you in the background. These are called Credit Status Notifications (CSN).

Credit Application States

Credit application states are defined as below.

Initialise	A credit application is initiated when the retailer makes an HTTP POST
Pre-decline	The credit application has been declined by CreditSentry
Accept	The consumer completes, signs and submits the credit application and the lender responds with an ACCEPT decision. ACCEPT decisions are valid for 30 days.
Decline	The credit application is submitted and the lender responds with a DECLINE decision
Refer	The credit application is submitted and the lender responds with a REFER decision
Verified	The consumer has successfully paid their deposit using a credit or debit card
Fulfilled	The retailer has notified Pay4Later that they have fulfilled the order. Fulfilment is defined as consumer having receipt of all items eg their complete order.
Complete	The credit application has been included in a settlement payment from the lender to the retailer
Cancelled	The credit application has been cancelled

Figure 2: credit application states

We will send you a CSN whenever there is a change in the status of a credit application. For example when a consumer is accepted/declined/referred or when a consumer makes a deposit payment (Verified). We also send you a CSN to acknowledge fulfilment, completion (settlement) and cancellation.

Deposits

The process incorporates a 3-D Secure authenticated credit or debit card payment. If the retailer specifies a valid deposit in the credit request variables, a card payment equal to this amount is processed.

Deposit limits and error response is as follows:

Minimum Deposit %	Minimum Deposit Value	Maximum Deposit %	Maximum Deposit Value
10%	£27.78	50%	£2,500.00
If retailer does not specify a deposit or specifies a deposit of <10% an error will be returned	If the retailer specifies a deposit value <£27.78 an error will be returned	If the retailer specifies a deposit value >50% an error will be returned	If the retailer specifies a deposit value >£2,500.00 an error will be returned

Figure 3: deposit limits

Regardless of value, the deposit is always routed to the lenders card payment merchant account and the repayment terms of the credit agreement are written accordingly.

Card payment deposit functionality is always live, even for test credit application. Deposits paid as part of test credit applications (where the value is set to £1) will be deducted from your next Pay4Later invoice.

Credit Application Value Limits

By default, the minimum loan value on your account is £250.00 and the maximum is £5,000.00. Loan value is defined as price (multiplied by quantity) minus deposit. Given the deposit percentage limits, the minimum price of goods you can offer credit for is £277.78 (£250.00 loan with 10% deposit of £27.78) and the maximum is £7,500.00 (£5,000.00 loan with a £2,500.00 deposit). Please contact your account manager to request higher limits on your account.

Please note that any delivery costs should be included in the goods price. This can be done by either adding delivery as a separate item, or combining all the goods into a single item.

Test Consumer Data

Submit a credit application using the test consumer data below to return each decision.

Name	**Date of Birth**	**Address**	**Decision**
Mrs Ann Heselden	1 July 1963	115 High Street, Westbury, BA13 3BN	ACCEPT
Miss Jane Taylor	1 Mar 1987	99 St. Agnells Lane, Hemel Hempstead, HP2 7BG	REFER
Mr David Pope	1 Feb 1977	1 Fairlands Avenue, Buckhurst Hill, IG9 5TF	DECLINE

Figure 4: test consumer data

Credit Application Initialisation

To initiate a TEST credit application submit an HTTP POST to https://test.pay4later.com/credit_app/ with the following data:

Field	Type (Size) / Options	Required	Notes
Identification[api_key]	VARCHAR(32)	Yes	Your unique account identifier
Identfication[RetailerUniqueRef]	VARCHAR(10)	Yes	Your unique reference for this credit application. Typically generated by your shopping cart/ecommerce software after checkout
Identification[InstallationID]	INT	Yes	The installation associated with this credit request. Installations enable you to associate credit requests with different sales channels and/or websites. Each installation can have a unique configuration (logo, return URL's, CSN URL's etc…)
Goods[0][Description]	VARCHAR(1024)	Yes	Description of goods being purchased
Goods[0][Quantity]	INT	Yes	Quantity of goods being purchased
Goods[0][Price]	FLOAT	Yes	Price of goods. (Note: the sum of all goods prices must be ≥ £250.00, ≤ £5,000.00)
Finance[Code]	VARCHAR(10)	Yes	Specifies the finance product. Please refer to Appendix A for a full list of product codes.
Finance[Deposit]	FLOAT	Yes	The deposit amount.
Finance[SchemeCode]	VARCHAR(10)	No	The Scheme Code for this transaction, if applicable.

Figure 5: credit application variables

We also accept HTTP GET requests. Please be sure to correctly escape the variables.

Here is some example HTML code for button labelled "buy on finance", for a Red Bicycle on 6 months Interest Free Credit at a cost of £250.00, with a £25.00 deposit:

```
<form action="https://test.pay4later.com/credit_app/" method="post"
target="credit_application">
<input type="hidden" name="Identification[api_key]"
value="7370d74cb1895090cd1e5e7be1228d22"/>
<input type="hidden" name="Identification[RetailerUniqueRef]" value="100000"/>
<input type="hidden" name="Identification[InstallationID]" value="1"/>
<input type="hidden" name="Goods[0][Description]" value="Red Bicycle"/>
<input type="hidden" name="Goods[0][Quantity]" value="1"/>
<input type="hidden" name="Goods[0][Price]" value="250.00"/>
<input type="hidden" name="Finance[Code]" value="ONIF6"/>
<input type="hidden" name="Finance[Deposit]" value="25.00"/>
<input type="submit" value="buy On finance"/>
</form>
```

Figure 6: example credit application

If the lender responded with an ACCEPT, the CSN would be:

```
Identification[api_key]=7370d74cb1895090cd1e5e7be1228d22&Identification[RetailerUni
queRef]=100000&Identification[InstallationID]=1&Goods[0][Description]=Red+Bicycle&G
oods[0][Quantity]=1&Goods[0][Price]=250.00&Finance[Code]=ONIF6&Finance[Deposit]=25.
00&CreditRequestID=222222&Status=ACCEPT
```

Figure 7: example credit application ACCEPT response

This status field may contain PRE-DECLINE, ACCEPT, DECLINE, REFER, VERIFIED, FULFILLED, COMPLETE and CANCELLED. Please refer to figure 2 for definitions of each credit application state.

Fulfilment Requests

When you notify us that you have fulfilled the consumers order, we add the credit application to a settlement file, which is sent to the lender at the end of each working day.

Individual fulfilment requests can be performed manually using BackOffice or automatically by sending an HTTP POST to https://test.pay4later.com:3343/api/ with the following data.

Field	Type (Size) / Options	Required	Notes
cr_id	INT	Yes	The Pay4Later ID for this credit application
api_key	VARCHAR(32)	Yes	Your unique account identifier
new_state	VARCHAR(25)	Yes	This should be 'fulfilled' in lower case
fulfilment_ref	VARCHAR (200)	Yes	The shipping reference for the goods sent

Figure 8: fulfilment request variables

Here is some sample code in PHP.

```
<?php

$interface = "https://test.pay4later.com:3343/api/";

$postFields = array(
	// credit request id that we send back in status notifications
	"cr_id" => "100000",
	// your api key
	"api_key" => "7370d74cb1895090cd1e5e7be1228d22",
	"new_state" => "fulfilled",
	// a postal tracking or reference number for this order
	"fulfilment_ref" => "1234567890987654321"
);

$curlSession = curl_init();
curl_setopt($curlSession, CURLOPT_URL, $interface);
curl_setopt($curlSession, CURLOPT_HEADER, 0);
curl_setopt($curlSession, CURLOPT_SSL_VERIFYPEER, 0);
curl_setopt($curlSession, CURLOPT_POST, 1);
curl_setopt($curlSession, CURLOPT_POSTFIELDS, $postFields);
curl_setopt($curlSession, CURLOPT_RETURNTRANSFER, 1);
curl_setopt($curlSession, CURLOPT_TIMEOUT, 180);
curl_setopt($curlSession, CURLOPT_USERAGENT, "Pay4Later HTTP Post");
curl_setopt($curlSession, CURLOPT_FOLLOWLOCATION, 1);
$curl_response = curl_exec($curlSession);

?>
```

Figure 9: example fulfilment request in PHP

Here is the XML response to a successful fulfilment request.

```
<?xml version="1.0" ?>
<p4l>
	<result>
		success
	</result>
</p4l>
```

Figure 10: example of the response to a successful fulfilment request

Upon a successful fulfilment request, a CSN will be sent with the status field as 'FULFILLED'.

Here is the XML response to a valid fulfilment request that has not been executed.

```
<?xml version="1.0" ?>
<p4l>
      <result>
            error
      </result>
</p4l>
```

Figure 11: example of the response to a failed fulfilment request

Here is the XML response to an invalid fulfilment request.

```
<?xml version="1.0" ?>
<p4l>
  <error>
    Invalid credit request. Credit request id does not match any credit request
  </error>
</p4l>
```

Figure 12: example of the response to an invalid fulfilment request

You can also send multiple fulfilment requests in an array. Please refer to Appendix C for details.

Cancellation Requests

Cancellation requests can be performed manually using BackOffice or automatically by sending an HTTP POST to https://test.pay4later.com:3343/api/ with the following data.

Field	Type (Size) / Options	Required	Notes
cr_id	INT	Yes	The Pay4Later ID for this credit application
api_key	VARCHAR(32)	Yes	Your unique account identifier
new_state	VARCHAR(25)	Yes	This should be 'cancelled' in lower case
cancellation_note	VARCHAR (200)	Yes	The reason why the credit application is being cancelled

Figure 13: fulfilment request variables

Here is some sample code in PHP.

```
<?php

$interface = "https://test.pay4later.com:3343/api/";

$postFields = array(
       // credit request id that we send back in status notifications
       "cr_id" => "100000",
       // your api key
       "api_key" => "7370d74cb1895090cd1e5e7be1228d22",
       "new_state" => "cancelled",
       // the reason why the credit application is being cancelled
       "cancellation_note" => "Cancelled at the consumers request."
);

$curlSession = curl_init();
curl_setopt($curlSession, CURLOPT_URL, $interface);
curl_setopt($curlSession, CURLOPT_HEADER, 0);
curl_setopt($curlSession, CURLOPT_SSL_VERIFYPEER, 0);
curl_setopt($curlSession, CURLOPT_POST, 1);
curl_setopt($curlSession, CURLOPT_POSTFIELDS, $postFields);
curl_setopt($curlSession, CURLOPT_RETURNTRANSFER, 1);
curl_setopt($curlSession, CURLOPT_TIMEOUT, 180);
curl_setopt($curlSession, CURLOPT_USERAGENT, "Pay4Later HTTP Post");
curl_setopt($curlSession, CURLOPT_FOLLOWLOCATION, 1);
$curl_response = curl_exec($curlSession);

?>
```

Figure 14: example cancellation request in PHP

The response to a successful fulfilment request is identical to the example shown in figure 10.

Failed and invalided cancellation requests are identical to the examples shown in figures 11 and 12.

Upon a successful cancellation request, a CSN will be sent with the status field as 'CANCELLED'.

Credit Application Cancellation Process

When a credit application is cancelled, the following actions are instantly performed:

- the consumer is notified by email
- the retailer is notified via CSN
- if the consumer has paid a deposit, it is refunded in full

Please note also that credit decisions are valid for 30 days from the ACCEPT date stamp. Credit applications with an ACCEPT status are automatically cancelled on the 30th day.

Live Trading Checklist

You can begin submitting live credit applications when our partner lender issues your Outlet Number and you have completed the checklist below. We will send you an email to confirm when your account is ready for live trading and update your account status to LIVE in BackOffice.

Description	Notes
Test credit application successfully completed with an ACCEPT response	Please see figure 4
Test credit application successfully completed with an REFER response	
Test credit application successfully completed with an DECLINE response	
Test fulfilment request successfully completed	Can be performed manually in BackOffice or automatically via API. Please refer to page 6
Pay4Later payment logo displayed on your website	Payment logo can be downloaded from BackOffice > Resources. Please email a screenshot to compliance@pay4later.com

Figure 15: live trading checklist

Test & Live Trading URL's

When you are ready to begin submitting live credit applications, please amend the URL(s) in your HTTP POST(s) as shown in the table below.

Action	Test URL	Live URL
Initialise Credit Application	https://test.pay4later.com/credit_app/	https://secure.pay4later.com/credit_app/
Fulfilment Request	https://test.pay4later.com:3343/api/	https://secure.pay4later.com:6686/api/
Status Request	https://test.pay4later.com:3343/api/	https://secure.pay4later.com:6686/api/
Cancellation Request	https://test.pay4later.com:3343/api/	https://secure.pay4later.com:6686/api/
Finance Calculator Tool Web Service	https://test.pay4later.com:3343/calculator.wsdl	https://secure.pay4later.com:6686/calculator.wsdl

Figure 16: test and live URL's

The TEST and LIVE platforms are identical apart from the URL's.

BackOffice: Test & Live Versions

When your Pay4Later account is provisionally approved we issue you with a test account and set your account status to Test.

Whilst your account status is Test you will be automatically redirected to the test version of BackOffice located at https://test.pay4later.com/backoffice/ .

Test credit applications are only visible on the test version of BackOffice. Live credit applications are only visible on the live version of BackOffice.

When your account status is first set to Live, your users, installations and account settings are automatically migrated to the live version of BackOffice. The auto-redirect to the test version of BackOffice is also disabled. Retailers that wish to continue or revisit testing after going live can continue to access the test version of BackOffice directly at the above URL.

Please refer to the BackOffice User Guide for more information.

Javascript Finance Calculator Tool

We have developed a client-side Javascript reusable object, for use in calculating the details of a finance deal for display on your website. To use it, simply include this snippet of HTML between your website's head elements:

```
<script type="text/javascript"
src="http://secure.pay4later.com/js_api/FinanceDetails.js.php?api_key=[YOUR API
KEY]"></script>
```

Figure 17: Javascript finance calculator tool HTML snippet

Instantiating a FinanceDetails Object

Here is some example code for creating a *FinanceDetails* object.

```
var my_fd_obj = new FinanceDetails("[PRODUCT TYPE]", [COST OF GOODS], [DEPOSIT
PERCENTAGE], [DEPOSIT AMOUNT]);
```

Figure 18: creating a *FinanceDetails* object

This table shows the properties of your *FinanceDetails* object and some example values.

Property Name	Property	Example Value
Product Name	my_fd_obj.p_name	6 Months Interest Free Credit (0% APR)
Value of Goods	my_fd_obj.goods_val	500.00
Percentage of Deposit	my_fd_obj.d_pc	10.00
Amount of Deposit	my_fd_obj.d_amount	50.00
Amount of Loan	my_fd_obj.l_amount	450.00
Term of Agreement	my_fd_obj.term	6
APR	my_fd_obj.apr	0
Monthly Instalment	my_fd_obj.m_inst	75.00
Loan Repayment	my_fd_obj.l_repay	450.00
Total Amount Payable	my_fd_obj.total	500.00
Cost of Loan	my_fd_obj.l_cost	0.00
True Cost of Loan	my_fd_obj.l_truecost	0.00

Figure 19: *FinanceDetails* object properties and values

Please note that the True Cost of Loan should not be displayed on your website or otherwise communicated to the consumer. It exists to show when rounding is in the consumers favour. Use Cost of Loan.

A demonstration of the Javascript finance calculator tool is available at https://secure.pay4later.com/js_api/

SOAP Finance Calculator Tool

As an alternative to the client-side Javascript version of the Finance Calculator Tool, we also provide a SOAP web service to facilitate server-side access to the Finance Calculator Tool. The WSDL file for this web service is located at: https://secure.pay4later.com:6686/calculator.wsdl

Here is a summary of methods contained within the Finance Calculator Tool web service:

Method Name	Property	Example Value
CostPerMonth		
Input	apiKey productCode duration credit	(string) Your retailer API key. (string) The Finance product code to use (integer) Number of months applicable (float) The amount of credit in pounds sterling
Output	costPerMonth	(float) The monthly payment in pounds sterling

Figure 20: Web Service summary

Appendix A: Moneyway Finance Product Codes

A complete list of product codes is shown below. For rates please refer to your account manager.

Product Code	Sales Channel	Product Type	Term
ONIF6	Online	Interest Free Credit (0% APR)	6
ONIF9	Online	Interest Free Credit (0% APR)	9
ONIF9TIA	Online	Interest Free Credit (0% APR)	9
*ONIF9**	*Online*	*Interest Free Credit (0% APR)*	*9*
ONIF10	Online	Interest Free Credit (0% APR)	10
ONIF12	Online	Interest Free Credit (0% APR)	12
ONIF18	Online	Interest Free Credit (0% APR)	18
ONIF20	Online	Interest Free Credit (0% APR)	20
ONIF23	Online	Interest Free Credit (0% APR)	23
ONIF24	Online	Interest Free Credit (0% APR)	24
ONIF30	Online	Interest Free Credit (0% APR)	30
ONIF36	Online	Interest Free Credit (0% APR)	36
ONIF48	Online	Interest Free Credit (0% APR)	48
ONIB9-19.5	Online	Classic Credit (19.5% APR)	9
ONIB12-19.5	Online	Classic Credit (19.5% APR)	12
ONIB18-19.5	Online	Classic Credit (19.5% APR)	18
ONIB24-19.5	Online	Classic Credit (19.5% APR)	24
ONIB36-19.5	Online	Classic Credit (19.5% APR)	36
ONIB9-2.9	Online	Promotional Credit (2.9% APR)	9
ONIB12-2.9	Online	Promotional Credit (2.9% APR)	12
ONIB18-2.9	Online	Promotional Credit (2.9% APR)	18
ONIB24-2.9	Online	Promotional Credit (2.9% APR)	24
ONIB36-2.9	Online	Promotional Credit (2.9% APR)	36
ONIB9-3.9	Online	Promotional Credit (3.9% APR)	9
ONIB12-3.9	Online	Promotional Credit (3.9% APR)	12
ONIB18-3.9	Online	Promotional Credit (3.9% APR)	18
ONIB24-3.9	Online	Promotional Credit (3.9% APR)	24
ONIB36-3.9	Online	Promotional Credit (3.9% APR)	36
ONIB9-4.9	Online	Promotional Credit (4.9% APR)	9
ONIB12-4.9	Online	Promotional Credit (4.9% APR)	12
ONIB18-4.9	Online	Promotional Credit (4.9% APR)	18
ONIB24-4.9	Online	Promotional Credit (4.9% APR)	24
ONIB36-4.9	Online	Promotional Credit (4.9% APR)	36
ISIF6	In-store	Interest Free Credit (0% APR)	6
ISIF10	In-store	Interest Free Credit (0% APR)	10
ISIF12	In-store	Interest Free Credit (0% APR)	12
ISIF18	In-store	Interest Free Credit (0% APR)	18
ISIF24	In-store	Interest Free Credit (0% APR)	24
ISIF36	In-store	Interest Free Credit (0% APR)	36
ISIB12-19.5	In-store	Classic Credit (19.5% APR)	12
ISIB24-19.5	In-store	Classic Credit (19.5% APR)	24
ISIB36-19.5	In-store	Classic Credit (19.5% APR)	36
ISIB12-2.9	In-store	Promotional Credit (2.9% APR)	12
ISIB24-2.9	In-store	Promotional Credit (2.9% APR)	24
ISIB36-2.9	In-store	Promotional Credit (2.9% APR)	36
ISIB12-3.9	In-store	Promotional Credit (3.9% APR)	12
ISIB24-3.9	In-store	Promotional Credit (3.9% APR)	24
ISIB36-3.9	In-store	Promotional Credit (3.9% APR)	36
ISIB12-4.9	In-store	Promotional Credit (4.9% APR)	12
ISIB24-4.9	In-store	Promotional Credit (4.9% APR)	24
ISIB36-4.9	In-store	Promotional Credit (4.9% APR)	36

Figure 21: Moneyway finance product codes

ONIF9 is a pseudo-code; meaning that based upon predefined criteria, will resolve to the applicable finance code. In this instance, if the applicant is within the age band allowable for the TIA scheme, the code will resolve to ONIF9TIA, or otherwise, regular ONIF9.*

Appendix B: Optional Credit Application Variables (Pass Thru Data)

The following optional credit application variables may be submitted, subject to appropriate validation.

Field	Type (Size) / Options	Required	Notes
Consumer[Title]	Mr, Mrs, Ms, Miss, Dr, Rev, Col, Sgt, Other	No	Title/salutation
Consumer[Forename]	VARCHAR(15)	No	First name
Consumer[Surname]	VARCHAR(30)	No	Surname
Consumer[DateOfBirthDay]	INT(2)	No	Birth date day
Consumer[DateOfBirthMonth]	INT(2)	No	Birth date month
Consumer[DateOfBirthYear]	INT(4)	No	Birth date year
Consumer[PersonalPhoneNumber]	VARCHAR(13)	No	General/landline phone number
Consumer[MobileNumber]	VARCHAR(13)	No	Mobile phone number
Consumer[EmailAddress]	VARCHAR(80)	No	Email address
Consumer[Postcode]	VARCHAR (8)	No	Postcode

Figure 22: pass thru data variables

Appendix C: Fulfilment Request Array

You can batch multiple fulfilment requests into an array by sending an HTTP POST to https://test.pay4later.com:3343/api/ with the following data.

Field	Type (Size) / Options	Required	Notes
cr_id	INT	Yes	The Pay4Later ID for this credit application
api_key	VARCHAR(32)	Yes	Your unique account identifier
fulfilment_array	VARCHAR(25)	Yes	This should be 'true' in lower case
fulfilment_ref	VARCHAR (200)	Yes	The shipping reference for the goods sent

Figure 23: fulfilment request array variables

There is a 2 dimensional array called fulfilments. Each element for fulfilments contains the details of a credit request that has been fulfilled. The array must contain the *cr_id* and *fulfilment_ref* fields.

Here is some sample code in PHP.

```
<?php
$interface = "https://test.pay4later.com:3343/api/";
$postFields = array(
//static to show this is a fulfilment array
"fulfilment_array"=>"true",
// your api key
"api_key" => "7370d74cb1895090cd1e5e7be1228d22",


//first array of fulfilments
// credit request id that we send back in status notifications
"fulfilments[0][cr_id]"=>"1000000",
// a postal tracking or reference number for this order
"fulfilments[0][fulfilment_ref]" => "1234567890987654321"

//Second array of fulfilments
// credit request id that we send back in status notifications
"fulfilments[1][cr_id]"=>"1000001",
// a postal tracking or reference number for this order
"fulfilments[1][fulfilment_ref]" => "9876543210123456789"
);
$curlSession = curl_init();
curl_setopt($curlSession, CURLOPT_URL, $interface);
curl_setopt($curlSession, CURLOPT_HEADER, 0);
curl_setopt($curlSession, CURLOPT_SSL_VERIFYPEER, 0);
curl_setopt($curlSession, CURLOPT_POST, 1);
curl_setopt($curlSession, CURLOPT_POSTFIELDS, $postFields);
curl_setopt($curlSession, CURLOPT_RETURNTRANSFER, 1);
curl_setopt($curlSession, CURLOPT_TIMEOUT, 180);
curl_setopt($curlSession, CURLOPT_USERAGENT, "Pay4Later HTTP Post");
curl_setopt($curlSession, CURLOPT_FOLLOWLOCATION, 1);
$curl_response = curl_exec($curlSession);
?>
```

Figure 24: example fulfilment array in PHP

Here is the response to a successful fulfilment request array (eg all credit applications updated correctly). A CSN will be sent with the status field as 'FULFILLED' for each credit application included in the array.

```
<?xml version="1.0" ?>
<p4l>
	<result>
		Success
	</result>
</p4l>
```

Figure 25: example of the response to a successful fulfilment request array

If any errors occur, then none of the credit applications are updated. The error must first be corrected and then the entire fulfilment request array must be resubmitted.

Appendix D: Status Requests

Status requests form part of our Corporate Account API. Please contact your account manager if you would like Status Requests enabled on your Standard Account. You can use Status Requests either as an option or in addition to CSN's. You will continue to receive a CSN whenever a status change occurs to a credit application.

To request the current status of a credit application, send an HTTP POST to https://test.pay4later.com:3343/api/ with the following data.

Field	Type (Size) / Options	Required	Notes
retaileruniqueref	VARCHAR (100)	Yes	Your unique reference supplied with the initial credit application
api_key	VARCHAR(32)	Yes	Your unique account identifier
request_state	VARCHAR(4)	Yes	This variable must be present and set to 'true' in lower case

Figure 26: status request variables

Here is some sample code in PHP.

```
<?php
$interface = "https://test.pay4later.com:3343/api/";

$postFields = array(
// Your unique reference supplied with the initial credit application
"retaileruniqueref" => "100000",
// your api key
"api_key" => "7370d74cb1895090cd1e5e7be1228d22",
// static, this code must be included as written
"request_state" => "true",
);

$curlSession = curl_init();
curl_setopt($curlSession, CURLOPT_URL, $interface);
curl_setopt($curlSession, CURLOPT_HEADER, 0);
curl_setopt($curlSession, CURLOPT_SSL_VERIFYPEER, 0);
curl_setopt($curlSession, CURLOPT_POST, 1);
curl_setopt($curlSession, CURLOPT_POSTFIELDS, $postFields);
curl_setopt($curlSession, CURLOPT_RETURNTRANSFER, 1);
curl_setopt($curlSession, CURLOPT_TIMEOUT, 180);
curl_setopt($curlSession, CURLOPT_USERAGENT, "Pay4Later HTTP Post");
curl_setopt($curlSession, CURLOPT_FOLLOWLOCATION, 1);
$curl_response = curl_exec($curlSession);

?>
```

Figure 27: example status request in PHP

Here is an example response to a successful status request showing an ACCEPT status.

```
<?xml version="1.0" ?>
<p4l>
      <cr_id>
            10045
      </cr_id>
      <decision>
            ACCEPT
      </decison>
</p4l>
```

Figure 28: example of a response to a successful status request

This decision field may contain PRE-DECLINE, ACCEPT, DECLINE, REFER, VERIFIED, FULFILLED, COMPLETE and CANCELLED. Please refer to figure 1 for definitions of each credit application state.

Please note if you send a status request before the consumer has submitted a credit application we will return an error as shown below.

```
<?xml version="1.0" ?>
<p4l>
  <error>
    Unrecognised retaileruniqueref. This credit request may not have been submitted
yet.
  </error>
</p4l>
```

Figure 29: example of a response to a failed status request

Please note that the maximum permitted frequency for status requests is once per minute per credit application. Exceeding this limit may result in your account being temporarily suspended.