

# Card Payment API

Future-proofing digital payments  
for merchants



# About Adflex

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More payments are moving to cards. It's therefore crucial that merchants can support digital payments via their website and back-office systems, while ensuring robust security, PCI compliance and a great user experience.

Our platform was built with one intention: to make the process of buying and selling hassle-free and secure. We do this via smart card payment APIs and seamless cloud integration, helping to drive the B2B digital payment revolution.

Our business-critical gateway processes around £4bn per year in over 150 currencies and we implement robust technology to safeguard the merchant and cardholder, including tokenization, Card on File (CoF), Strong Customer Authentication (SCA) and EMV® 3-D Secure.

If you are looking for a payment gateway that provides experience, innovation, and excellent customer support (via the phone too!), you have found the right partner.

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To remain competitive, B2B merchants need to be easy to work with. A key component in this effort is ensuring that customers have a flexible and convenient experience when making payments. The way a business handles its payments has become a focal point for supplier selection, driven in part by the rapid growth in available payment options.

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Pat Bermingham, Head of product- Adflex

In the wake of PSD2, it is equally important for merchants to demonstrate that they can process payments securely. The best way to achieve this is to leverage state of the art security methods such as tokenization, strong customer authentication (SCA) and card on file (CoF).

Integrating these payment processing and security methods into their business applications can be a complex and lengthy process. Fortunately, cloud-based APIs (Application Programming Interfaces) now bring a new level of flexibility and simplicity to this task, allowing merchants to keep pace with the rapidly evolving demands of the market without bearing the technical overhead.

# Delivering value through purpose-built payment APIs

The Adflex payment APIs are a comprehensive set of RESTful based web services that allow you to implement card payment processing into your applications through seamless cloud integration. With the logic of one platform, one integration, we cover the full spectrum of card processing environments, including customer-not-present, eCommerce, B2B level 3 and travel enhanced data.

We group our card payment APIs into three modules:

## Core

Perfect for back-office ERP integration.

## Payment Links

Create & issue payment request links.

## PayPage

Integrate payments with your website.

The modules can work in association with each other. For example, authorise a transaction online, and settle later via your back-office system. Alternatively, register and tokenize a card using the PayPage or Payment Link service for recurring billing.

# Core API: delivering back-office efficiency

Integrate telephone and back-office payments into your ERP (Enterprise Resource Planning) system. The core module supports a wide range of contemporary payment options, including B2B and travel hand-off data.

## Real-time payments

Plug your existing back-office system into the Core API to process Card-Not-Present (CNP) transactions in real-time.

## Seamless integration

Built for developers, by developers to provide a unified platform and simple integration.

## Process efficiency

Eliminate manual processes and benefit from full automation and enhanced management information for transaction reconciliation.

## Enterprise security

Our tokenization technology removes the need to store card data on your system, reducing PCI DSS scope and the risk of fraud.

## Function based

Build bespoke functions through an API call. For example, authorise now, settle later, subscription payments or support IVR (Interactive Voice Response) phone services.

# PayPage: online payments made simple

Seamlessly integrate card payments within your website using our hosted payment page solution to improve checkout conversion and boost eCommerce revenue. Adflex can take your eCommerce channel to the next level, supporting SCA, Click to Pay, PayPal, and many shopping cart plugins, including WooCommerce, Adobe Commerce and SAP Commerce.

## Simplified integration

Built for developers to provide simple integration, clear documentation and a sandbox testing environment to support your team.

## Fully customisable

Control how the PayPage looks and the payment options that you offer. For example, subscription payments or recurring billing.

## Real-time validation

Only 40% of online checkouts complete real-time checks. We validate the card to confirm the card information is correct, improving UX.

## No redirects

Supports Lightbox and Inline integration, meaning no redirects to third-party sites, streamlining the payments process.

## Enterprise security

Integrate enhanced security, tokenization and support SCA to safeguard your business from fraud and reduce PCI scope.

# Payment Links: make MOTO transactions secure

Convert non-secure mail and telephone payments into secure online transactions without needing a website. Using our API, simply send a payment link to your customer via digital invoice, email or instant message and get paid anytime, anywhere. Payment Links takes your customer to a secure hosted payment page where they can pay for orders and outstanding invoices. You are also protected by EMV 3-D Secure and from chargeback fraud, further reducing merchant service fees.

## PayPage features without a website

Benefit from the best features that our PayPage solution has to offer without needing a website.

### Convenient

Create and send payment links in seconds. The links are also customisable with branding, logo and multilingual support.

### Secure control

Once the payment is authorised, the link is deactivated. For recurring payments, we can securely keep the Card on File (CoF).

Create link → Share the link → Get paid

# PCI DSS and tokenization

Adflex is a fully PCI DSS compliant payment processor at the highest level. Our PayPage and Payment Links solutions minimise your PCI burden and achieve full PCI SAQ-A compliance. If you intend to capture and store the card details yourself, you can use our Core API. This does, however, bring you into the scope of PCI-DSS SAQ A-EP or PCI DSS SAQ D compliance.

To safeguard you (the merchant) and the cardholder we use tokenization to process card transactions. This means any breach of your server will not expose your customers' card details, which could damage your brand irreparably.

## What is tokenization:

Tokenization replaces the sensitive data with a surrogate value called a token. The token is unique to the card and the Adflex card vault, drastically cutting the risk of fraud.

Adflex tokenization also supports 'card on file' (CoF) transactions for returning customers. This enables cardholders to allow the merchant to store their payment details for quicker transactions in the future – an extremely useful feature wherever you conduct repeat business together.

# Data at your fingertips

Gain full visibility of transaction data and valuable insight from our reporting dashboard (MyAdflex) or seamlessly pull transaction information into your financial system using our reporting API. Our end-to-end transaction tools provide everything you need to know about your payments. Whether you are searching by authorisations, declines, MID or currency, we make reconciliation painless and keep administration time to a minimum.

## MyAdflex:

Real-time reporting at your fingertips to monitor how your business is performing. Accessed via the Adflex website, you can also process refunds without the need to ask your customer for their card details.

## Reporting API:

Access your data wherever and however you need it by integrating your transaction data into the heart of your financial system.

# Acquiring: merchant services made simple

Adflex is an industry leader in acquiring and offers solutions for small and large enterprises. Whether you need to accept payments online, in-store or over the phone, we have you covered and support merchants globally.

To process a card payment, you need a merchant bank account, which comes with a unique MID (Merchant Identification Number). Processing payments involves requesting authorisation for the transaction, collecting the funds from the cardholder's bank and sending the payment to the merchant via an acquiring bank.

We can lower the cost of card acceptance to as little 0.4% through our agnostic acquiring network. We also support 150+ currencies, faster settlement, and transparent reporting. Alternatively, we can work with your existing acquirer.

## Our acquiring network includes:

- AIB
- Amex
- Barclaycard
- BNP Paribas
- Fiserv First Data
- Lloyds Cardnet
- Global Payments
- WorldPay

# Enhanced data processor: a USP that we bring to the relationship

Adflex is the leading processor of level 3 purchasing cards, and corporates/local authorities use purchasing cards to eliminate the lengthy process of raising a purchase order and paying suppliers by traditional payment methods such as bank transfer. Some purchasing cards also flow line item detail which is known as level 3 data to assist with purchase control and reconciliation.

Level 3 data can provide the buyer with more information of the transaction, including invoice number, cost centre, a breakdown of the products/service supplied and invoice values. The availability of level 3 data within a payment provides businesses with a consolidated view of previously fragmented information about the purchase, helping businesses to streamline and automate a variety of financial processes from accounts payable to stock control.

[Get started here](#)

Or contact our team  
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**adflex** Digital Payments

Helping businesses to issue and accept digital payments

[www.adflex.co.uk](http://www.adflex.co.uk)