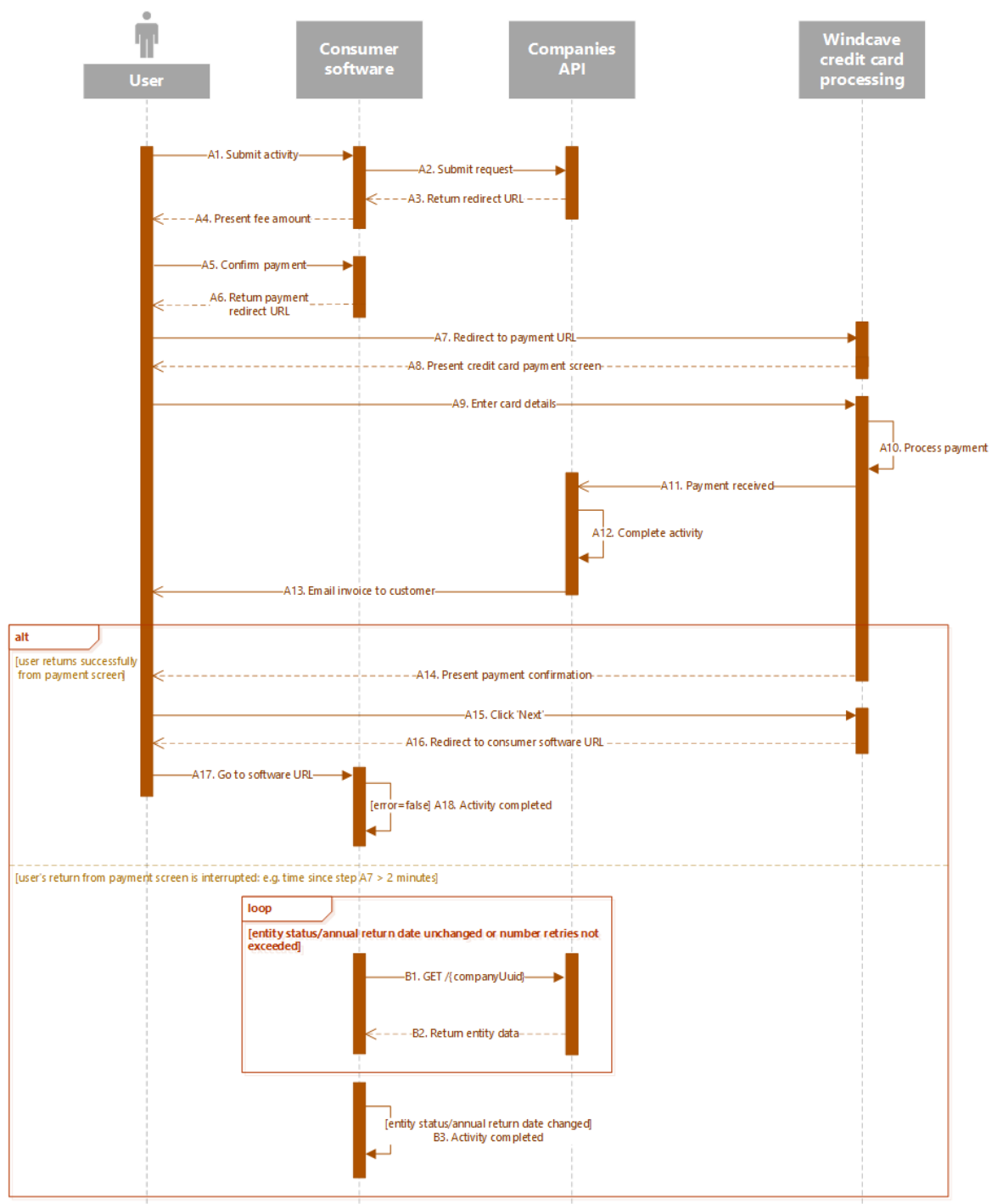# CREDIT CARD PAYMENTS IN THE COMPANIES API

You can use credit card payment to pay for any of the following Companies Register services:

- Name Reservation
- Company Incorporation
- Annual Return

The sequence diagram and details of steps below illustrate how to use credit card payments instead of the default direct debit method.

Step	Description
A1.	A user in your software chooses to perform a particular fee-bearing activity, either to reserve a name, incorporate a company, or file an annual return.
A2.	Your software sends the relevant POST request to the Companies API. To use the credit card payment method the payload must include `paymentMethod` and `redirectURL` attributes in the `paymentInfo` object, set as: `paymentMethod` = "creditCard" `redirectURL` is populated with a base64 encoded URL that a user will be redirected to upon return from the credit card payment screens. If these are omitted then the direct debit authority for the user or user's organisation will be used.
A3.	If the name reservation/company incorporation/annual return passes all business rules then the API response will include a `paymentUrl` value that is a web page provided by our credit card payment provider, Windcave. **Note:** this URL replaces the `paymentId` value that is returned for direct debit name reservation and company incorporations, and the filing document details returned for a direct debit annual return. An example response: <code>{</code> <code> "billingReference": "44bea77f-a193-47f8-8d71-7cce9985c5bd",</code> <code> "paymentUrl": "https://uat.paymentexpress.com/pxmi3/pxpay1.aspx?userid=Med2_Dev&request=EF4054F622D6C4C1BDEA4A6E80FBDB4A6D7EECEE2518400E223EE539DF285F639819D06E3FA515358"</code> <code>}</code>
A4-A8.	Before redirecting the user to the credit card payment screen your software could optionally confirm that the request will be processed and present the details of the fee that will be charged. (The credit card payment screen will present the total amount to be paid, but not the description of the Companies Office fee(s) that form that total.) If the user confirms that they wish to proceed, then your software should redirect them to the payment URL received in A3.
A9-A10.	The user enters their credit card details into the Windcave screen and the payment is processed.
A11-A13.	If the credit card payment is successful then Windcave sends confirmation to the Companies Register and the activity is processed. A Companies Office invoice with confirmation of payment is emailed to the user.
A14-16.	At the same time that the Companies Register is notified to complete the activity, the user is presented with a screen that confirms the successful payment.
A17-18.	Once the user clicks the 'Next' button on the payment confirmation screen they will be redirected to the URL specified in the API request in step A2. An `error` parameter will be

	appended to the URL to indicate if the payment was completed successfully (`error=false`), or if it was cancelled for some reason.
	If payment was completed then your software can take action as required to confirm to the user that the name reservation, company incorporation, or annual return has been completed and update records accordingly.
B1-B3.	It is possible that the user successfully completes their credit card payment but is not returned to the URL specified in A2. For example the user may close the payment confirmation screen without clicking the 'Next' button or there could be network/software issues that interrupt the user's activity.
	In this scenario there is not a failsafe callback to your software to confirm that the activity has been completed in the Companies Register, so you will need to poll the Companies API to look for a change in the entity to confirm if the activity has been processed.
	If your software has not had confirmation of success/failure of payment within a predefined period after the user is redirected to the credit card payment screen in step A7 then call the Companies API to retrieve details of the entity.
	`GET /{companyUuid}`
	For a name reservation, check if the status has been updated from prepending to pending. I.e. from:
	`"companyStatusCode": "01",`
	`"companyStatusDescription": "PrePending – Name Reservation"`
	to
	`"companyStatusCode": "02",`
	`"companyStatusDescription": " Pending – Name Reservation "`
	For company incorporation, check if the status has been updated from Pending - Incorporation to Pending Registration. I.e. from:
	`"companyStatusCode": "47",`
	`"companyStatusDescription": "Pending – Incorporation"`
	to
	`"companyStatusCode": "46",`
	`"companyStatusDescription": "Pending Registration"`
	For annual return check if the `annualReturnLastFiled` field has been updated.
	Continue to poll the `GET /{companyUuid}` operation until either a change has been observed or a reasonable period of time has passed and it can be assumed that no payment was processed.