

CARDNET

# LLOYDS BANK ONLINE PAYMENTS PAYPAL CONFIGURATION AND INTEGRATION GUIDE

User Guide



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# Lloyds Bank Online Payments PayPal Configuration Guide

#### Introduction

• This step by step guide outlines how you can configure your PayPal Business Account to Lloyds Bank Online Payments.

## PayPal Business Account Opening

- Please note you must have set up your PayPal Business Account before attempting to configure both your PayPal Business Account and Lloyds Bank Online Payments together.
- If you do not yet have a PayPal Business Account you may find the instructions provided by PayPal in the links below useful.
  - How to open a PayPal account: Click on URL: Open PayPal
  - How to change the settings on your PayPal account: Click on URL: Change PayPal Settings
  - How to lift limits: Click on URL: Lift Limits in PayPal

# PayPal Contact Details

#### **Technical Support**

For technical support please log a ticket with PayPal using the URL below : www.paypal-techsupport.com/app/ask

#### **Non-Technical Support**

- For non-technical support please login to your account on **www.paypal.com** -> Help & Contact -> Call Customer Service.
- You will find an appropriate contact number here and a one-time passcode which you can use to help you pass security when calling PayPal.

Once you have set up a PayPal Business Account follow the instructions in the next section to link to Lloyds Bank Online Payments to your PayPal account.

## Linking your PayPal Business Account to Lloyds Bank Online Payments

• Now that you have a PayPal Business Account follow the instructions below to link it to your Lloyds Bank Online Payment Account.

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- Log into your Lloyds Bank Online Payments account at Super User Level.
- The Username will be the same as the store Name which we will have sent to you via email previously.

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- Click on **Customisation** in the top right of your LBOP Store.
- Click on **Paypal Setup** which will be at the bottom of the page.

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- Enter your PayPal Account name. This will be your email address that you have registered with PayPal for your Business account.
- Click Save Changes.

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- The system should have 'Updated successfully'.
- Confirmation will be displayed under the PayPal Setup heading.

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	PayPal header image:		
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- To continue select all Permissions.
- Click on Grant Permissions.

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- You will be directed to the PayPal Login page.
- Your PayPal Business Account email address should already be populated. Enter your Password and click Login.
- If your email address is not populated enter the email address registered to your PayPal Business Account. Enter your password and click Login.

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	Grant Permission to Lloyds Bank Plc	Secure Transaction 🙆	,	Aajohnson@loydsbanking
	You are piving permission to Lloyds Bank Pic to access specific information in your account and take	actions on your behalf.		
	Lloyds Bank Pic is asking your permission to:			
	✓ Use PayPai Express Checkout to process payments. What's the?			
	Issue a refund for a specific transaction. What's this?			
	✓ Authorise and capture your PayPal transactions. What's the?			
	Charge an existing customer based on a prior transaction. <u>What's this?</u>			
	Obtain authorisation for pre-approved payments and initiate pre-approved transactions. <u>What's the?</u>			
	Initiate transactions to multiple recipients in a single batch. What's this?			
	For more information about the permissions you are granting, see Third Party Permissions.			
	You can revoke permissions at any time by accessing your PayPal account Profile.			
	Grant Permission, Cancel			

- Once successfully logged in, you will see the above screen.
- Note: You are giving your Lloyds Bank Online Payment store permissions to access your PayPal Business Account and carry out actions.
- Click on 'Grant Permissions' to enable your Lloyds Bank Online Payments store to configure to your PayPal business account.
- You will be directed back to your Lloyds Bank Online Payment store.

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- You should now see **The Process has finished successfully** and Permissions **GRANTED**.
- All permissions will be ticked and greyed out.
- This confirms that your LBOP Store is now configured to your PayPal Business Account.

\*\* Once setup, please log out, and then log back in for changes to take effect \*\*

# Lloyds Bank Online Payments PayPal Integration Guide

#### PayPal using Connect

Refer to the following information when integrating PayPal as a payment method.

#### Transaction types mapping

Connect Transaction Type (txntype)	PayPal operation
sale	SetExpressCheckoutPayment (sets PaymentAction to Authorization in SetExpressCheckout and DoExpressCheckoutPayment requests)
preauth	GetExpressCheckoutDetails
sale – with additional parameters for installing a Recurring Payment	DoExpressCheckoutPayment*
postauth	DoCapture (,DoReauthorization)
void	DoVoid

#### Address handling

If you pass a complete set of address values within your request to Connect (name, address1, zip, city and country within billing and/or shipping address), these values will be forwarded to PayPal, setting the PayPal parameter 'addressOverride' to '1'.

Please note that it is an eligibility requirement for PayPal's Seller Protection that the shipping address will be submitted to PayPal.

If you submit no or incomplete address data within the Connect request, no address data will be forwarded to PayPal and the PayPal parameter 'addressOverride' will not be set.

Regardless of that logic, the payment gateway will always store the shipTo address fields received from PayPal in the GetDetails request in the ShippingAddress fields, possibly overwriting values passed in the request to Connect (such overwriting depends on the above logic).

\* If you want to use PayPal's Reference Transactions feature for recurring payments, please contact PayPal upfront to verify if your PayPal account meets their requirements for this feature.

## PayPalTxType using API

Path/Name	XML Schema type	Description
v1:PayPalTxType/v1:Type	xs:string	Stores the transaction type. Possible values are postAuth, return, credit and void.

## **Recurring Payment Transaction**

After a recurring payment authorisation for PayPal has been submitted via the Gateway's Connect interface, the Web Service API can be used to perform recurring payments.

The following XML document represents an example of a PostAuth transaction using the minimum set of elements:

<ns5:IPGApiOrderRequest

xmlns:ns5="http://ipg-Online.com/ipgapi/schemas/ipgapi" xmlns:ns3="http://ipg-Online.com/ipgapi/schemas/a1" xmlns:ns4="http://ipg-Online.com/ipgapi/schemas/v1"> <ns4:Transaction> <ns4:PayPalTxType> <ns4:Type>postAuth</ns4:Type> </ns4:PayPalTxType> <ns4:Payment> <ns4:ChargeTotal>1</ns4:ChargeTotal> <ns4:Currency>EUR</ns4:Currency> </ns4:Payment> <ns4:TransactionDetails> <ns4:OrderId> C-32121f4d-852f-4f48-8095-8585b917c079 </ns4:OrderId> </ns4:TransactionDetails>

</ns4:Transaction>

</ns5:IPGApiOrderRequest>

See chapter **XML-Tag overview** for a detailed description of all elements used in the above example as well as further optional elements.

#### Return

The following XML document represents an example of a Return transaction using the minimum set of elements:

<ns5:IPGApiOrderRequest

```
xmlns:ns5="http://ipg-Online.com/ipgapi/schemas/ipgapi"
                 xmlns:ns3="http://ipg-Online.com/ipgapi/schemas/a1"
                 xmlns:ns4="http://ipg-Online.com/ipgapi/schemas/v1">
        <ns4:Transaction>
                 <ns4:PayPalTxType>
                          <ns4:Type>return</ns4:Type>
                 </ns4:PayPalTxType>
                 <ns4:Payment>
                          <ns4:ChargeTotal>0.4</ns4:ChargeTotal>
                          <ns4:Currency>EUR</ns4:Currency>
                 </ns4:Payment>
                 <ns4:TransactionDetails>
                          <ns4:OrderId>
                                   C-32121f4d-852f-4f48-8095-8585b917c079
                          </ns4:OrderId>
                 </ns4:TransactionDetails>
        </ns4:Transaction>
</ns5:IPGApiOrderRequest>
```

In case your system is not aware of the payment method that has been used for the original transaction, the Return can be performed using any TxType which supports Returns. The gateway will then select the correct payment method based on the referenced Order ID.

#### Void

The following XML document represents an example of a Void transaction using the minimum set of elements:

<ns5:IPGApiOrderRequest

xmlns:ns5="http://ipg-Online.com/ipgapi/schemas/ipgapi" xmlns:ns3="http://ipg-Online.com/ipgapi/schemas/a1" xmlns:ns4="http://ipg-Online.com/ipgapi/schemas/v1"> <ns4:Transaction> <ns4:Transaction> </ns4:PayPalTxType> </ns4:PayPalTxType> </ns4:TransactionDetails> </ns4:TransactionId>1234567890</v1:1pgTransactionId> </ns4:TransactionDetails> </ns4:TransactionDetails> </ns5:IPGApiOrderRequest>

For referencing to the transaction that shall be voided, this example uses the parameter lpgTransactionId. If you have assigned a transaction ID (MerchantTransactionId) in the original transaction, you can alternatively submit this ID as ReferencedMerchantTransactionId instead of sending a TDate.

In case your system is not aware of the payment method that has been used for the original transaction, the Void can be performed using any TxType which supports Voids. The gateway will then select the correct payment method based on the referenced Transaction ID.

## Credit

#### Please note that Credit is a transaction type that requires special user permissions.

The following XML document represents an example of a Credit transaction using the minimum set of elements:

```
<ns5:IPGApiOrderRequest
                 xmlns:ns5="http://ipg-Online.com/ipgapi/schemas/ipgapi"
                 xmlns:ns2="http://ipg-Online.com/ipgapi/schemas/a1"
                 xmlns:ns4="http://ipg-Online.com/ipgapi/schemas/v1">
        <ns4:Transaction>
                 <ns4:PayPalTxType>
                          <ns4:Type>credit</ns4:Type>
             </ns4:PayPalTxType>
             <ns4:Payment>
                          <ns4:ChargeTotal>1</ns4:ChargeTotal>
                          <ns4:Currency>EUR</ns4:Currency>
                 </ns4:Payment>
                 <ns4:Billing>
                          <ns4:Email>x@y.zz</ns4:Email>
                 </ns4:Billing>
             </ns4:Transaction>
</ns5:IPGApiOrderRequest>
```

Unlike with other payment methods, PayPal transactions contain no payment data like a card number. Therefore this transaction requires the resgistered email address of the recipient of the payment. This email address must be submitted in the field ns4:Billing/ns4:Email.

# Find out more

# Go to lloydsbankcardnet.com

#### 🜔 Call us:

New Customers on 0808 274 5210 Lines open from 9am-5pm Monday to Saturday

Existing Customers on 01268 567100 Lines open from 8am-9pm Monday to Saturday

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If you have a hearing or speech impairment and would prefer to use a Textphone, call us on 0345 300 2281 (lines open 24 hours a day, seven days a week). If you are Deaf and prefer to use BSL then you can use the SignVideo service available on our website lloydsbank.com/signvideo.asp

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This information is correct as of February 2018.

