Payment with card detail input on the payment page

	One-phase payment	Two-phase payment
1	The payer chooses goods or services on the merchant website and picks bank card as a payment option.	
2	The merchant sends an order registration request to the payment gateway: • registerOrder. Among others, the following parameters are passed in the request: • returnUrl – the URL to which the payer will be redirected if payment is successful; • failUrl – the URL to which the payer will be redirected if payment is unsuccessful.	The merchant sends an order registration with pre-authorization request to the payment gateway: • registerOrderPreAuth. Among others, the following parameters are passed in the request: • amount – amount to be debited; • orderNumber – order number in the store system; • returnUrl – the URL to which the payer will be redirected if payment is successful; • failUrl – the URL to which the payer will be redirected if payment is unsuccessful.
3	Payment gateway returns a response which, among others, includes the following parameters: • orderId – unique identifier of the order in the payment system; • formUrl – URL of the form for entering card details (the payment form).	
4	Merchant passes to payer the URL specified in formUrl parameter of the response.	
5	Payer's browser opens a form for entering card details. The payer fills in the received form and sends the data to the payment gateway server.	
6	Further actions depend on whether the customer's card supports 3-D Secure or not. • 3-D Secure not supported – go to next step; • 3-D Secure supported – the Payment Gateway redirects the payer to authentication form (in most cases, this is a page where SMS code must be entered) stored on the Access Control Server which belongs to issuing bank. If authentication is successful, next step is carried out.	
7	Payment gateway debits funds from payer's account.	Payment gateway holds (reserves) funds on payer's account.
8	After the payment is carried out, the Payment Gateway redirects the Customer to the return URL (the return URL that is passed by the Store in request for order registration).	
9	Customer's browser requests from the Store the payment result page.	
10	The merchant requests from payment gateway the order payment status by passing a unique identifier that was received upon order registration in orderId parameter: • getOrderStatusExtended.	
11	The payment gateway returns payment status and the merchant passes to the customer's browser the page with payment result.	

	One-phase payment	Two-phase payment
12	**Not applicable**	To debit funds from the Customer's account, the Merchant needs to send to the Payment Gateway an order completion request: • depositOrder.
13	**Not applicable**	The payment gateway returns the result of processing the request. The order status is not returned. To get the status of the order, an order status request should be sent to the gateway: • getOrderStatusExtended.

There is an option to set up callback notifications about order status instead of sending the getOrderStatusExtended request. These notifications will be sent to you automatically after the order status changes.