Choosing an integration method

It is possible to process payments through three separate integration methods. Each integration method has tradeoffs that need to be considered. Regardless of which integration method is chosen we advise to always supplement with API calls. The three options are:

- API
- Checkout
- Inject

API

Using the API to process payments offers the highest level of flexibility and customization of the checkout flow. If you have the correct level of PCI compliancy this is always the preferred method of integration. Having full control allows you to fully optimize the checkout process and better integrate with your product or service. You will need the be compliant with SAQ C PCI compliancy as you will be submitting the card details through your own server.

Checkout

Using Checkout (AKA hosted payment page) to process payments will return a link to a hosted payment page. The webpage requires the cardholder to be redirected away from the webshop, after payment is completed the cardholder is returned to the webshop. Checkout allows for a fully customizable CSS file to be used to match the look and feel of the webshop. This solution offers less flexibility than a direct API integration but can make it easier to integrate with due to a lower level of PCI compliancy required. The consumer will enter their card details in the hosted payment page. This solution is easier to integrate than the direct API integration.

Inject

Using Inject means that a JavaScript snippet will need to be placed on your webshop that renders a payment form. This payment form provides fields where the customer can present their card details. After the card details are submitted a token is returned. This token needs be used to initiate the transaction through the API. This option has the benefit of using the flexible API, while not needing to meet the highest level of PCI compliancy. However, the JavaScript snippet will need to be implemented in the website, it can be changed but only to a certain degree. This is the most common integration method.

Integration method	Flexibility	Implementation	PCI
API	High	Direct API Calls	SAQ C

Integration method	Flexibility	Implementation	PCI
Checkout	Medium	Redirect customer to hosted payment page	SAQ A
Inject	High	Render JS form + direct API calls	SAQ A-EP