

Citcon Pay Android SDK Documentation

Version 2.7.0

| Version No. | Modify Activity | Modify Description | Editor | Modify Date |
|----------------|-----------------|--|-------------------|-------------|
| 2.3.1 | Creation | Alipay and WeChat Pay | Raymond Zhuang | |
| 2.4.1 | Update | Alipay HK, Dana, Kakao Pay and UnionPay added; Added currency type: IDR, HKD, KRW Added 'ext' for extra parameters; Added 'inqureOrderByRef' to query by reference id; Use implementation to import Lib(Android); Use Cocapods to import Lib(iOS); Added new changes of infoplist for new payments(iOS); | Raymond Zhuang | |
| 2.5.1 | Update | New Builder to initialize CPayOrder (Android); KCP added; | Raymond Zhuang | |
| 2.5.2 | Update | CN pay accelerator added; SBPS added; | Raymond Zhuang | |
| 2.5.3 | Update | Update to SDK API 31; Replaced Broadcast with LiveData; | Raymond Zhuang | |
| 2.5.4 | Update | Support TOSS; New "ext", "instalment", "card issuer", "receipt Type" fields; Changed "goods" field; | Raymond Zhuang | |
| 2.7.0 | Update | Support Cashapp; New "autoCapture", "deepLink"; | Andy | 9/20/2024 |

I. Introduction

Citcon's Android SDK was designed for online merchants to integrate Citcon payment solutions effortlessly into their own Android apps. By using the SDK, merchant developers can focus on business logics without having to understand the plumbing of payment transactions. The payment experience will be totally transparent and seamless to end consumers. This version of the SDK supports payments through Alipay, AlipayHK, WeChat Pay, Union Pay, KakaoPay, Dana, TOSS.

The Citcon Android development SDK was developed in JAVA and targets Android 8 and above. The SDK is distributed as an Android Archive Library (aar) in Maven Center.

With this payment solution, the merchant's application will present a payment button when a consumer completes the payment and checks out.

- The user clicks the payment/checkout button. After being redirected to Wallets app/H5 page/Browser, the user can log in, and then complete the payment.
- Once the payment is completed, the user is redirected back to the merchant app with the payment result. The merchant could check the result and make decision on how to move forward.
- In the meantime, an asynchronous notification will be sent to the merchant with the payment result. The notification is reliable with build-in retry mechanism.

II. Target audience

This document targets at the technical person who are intending to integrate with the Citcon's Android app payment solution.

III. Terminologies

1. Request

A process of transmitting data in the form of character string required by client to recipient.

2. Return

Citcon returns processed result data in the form of character string to client directly.

3. Notification

Asynchronous notification from Citcon server to merchant. Citcon server takes the

initiative to notify and feeds the processed result back to merchant's website after the data received has been processed by Citcon.

4. Observation

Asynchronous notification from Citcon SDK to merchant APP. After the received data is processed by Citcon SDK, the Citcon SDK will actively notify and feedback the processing results to the merchant's APP.

5. H5 Payment

H5 payment uses the H5 page appears in the browser or Webview embedded in APP to complete payment.

6. Native Payment

Native payment calls wallet App for Native page to complete payment.

7. Browser Payment

Browser payment calls the device browser page to complete payment.

IV. Supported currency

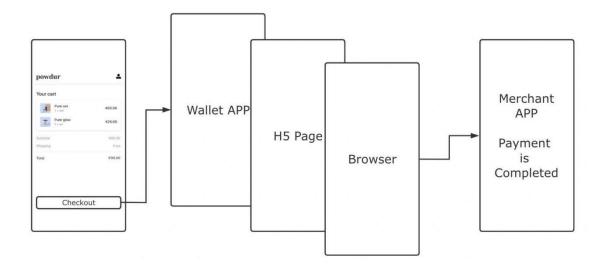
Citcon mainly supports the following currencies:

US Dollar, Chinese Yuan, Singapore Dollar, Japanese Yen, Canadian Dollar, Australian Dollar, Euro, New Zealand Dollar, British Pound, Thai Baht, Hong Kong Dollar, Swiss Franc, Swedish Krona, Danish Krone, and Norwegian Krone, etc.

V. Payment flow and user experience

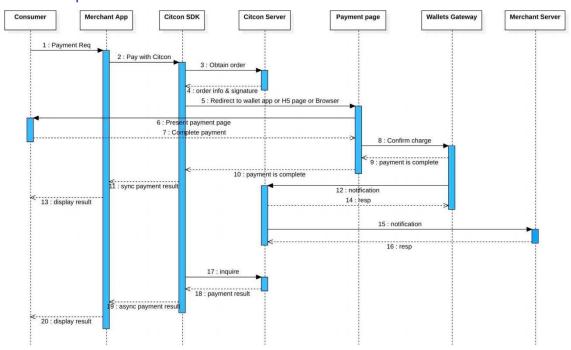
The following figure illustrates the workflow of In-app payment.

- 1. Customer checks out in merchant app and choose to pay with Citcon SDK provides.
- 2. Merchant app sends a transaction request to Citcon.
- 3. Citcon SDK integrated in merchant app calls wallet app/H5 page/browser.
- 4. Customer completes payment in wallet app/H5 page/browser.
- 5. Wallet app/H5 page/browser returns to merchant app.
- 6. Merchant app receives the payment result processed by Citcon SDK.



VI. Interaction process

Function process:



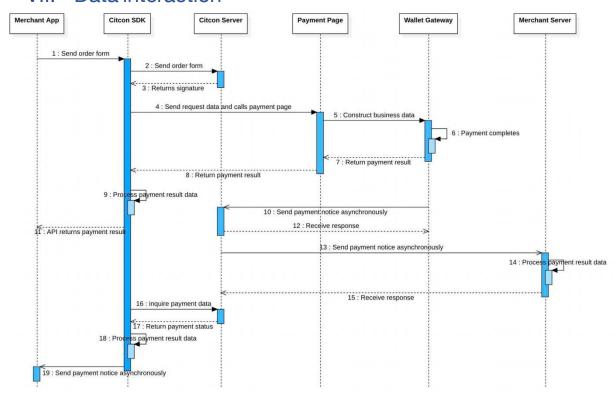
Key steps in the payment process are explained below:

Step 2: Pay with Citcon: this message is referring to the payment target requestOrder provided by SDK, which send order information to call the Citcon SDK interface – see "Request Parameters Description" for more details on order format.

Step 11: Synch payment result: payment API called by merchant's app in step2 returns a final payment result (a synchronous response) – see "Synchronous Response Parameters".

Step19: Asynch payment result: Citcon SDK sends an asynchronous notification to merchant' app (note: step 19 may happen before step 11, depending on wallet). – see "Asynchronous Notification Parameters".

VII. Data interaction



1. Construct order data and sign

Citon server side generates digital signature and a set of data for Citcon mobile payment SDK using the Citcon payment development API.

2. Send request data

Send the constructed data to Payment page.

3. Payment page process request data

Payment page will send payment request data, in accordance with the business and payment policy, to wallet's payment server. The wallet's payment server will conduct security check and other verifications after receiving the payment request data. If and only if all the verification passes the security check, the payment request will be processed.

4. Return the processed result data

Once a transaction/payment has been processed, Citcon will feed the processed data back to the merchant's client and server in two ways respectively.

- a. On the client side, Citcon SDK directly feeds the processed result data back to the merchant's client. Also, the Citcon SDK sends an asynchronous notification with the processed payment result data.
- b. On the server side, Citcon payment server initiates a notification using the page path set by the merchant under the parameter *ipnUrl* (if the merchant has not set the page path, this operation will not be conducted)

5. Processing of the returned data by merchant

After obtaining Citcon returned result data at the client's response receiving module or server asynchronous notification receiving module, merchant can process the received data taking into account the seller's own business logic (e.g., order update, automatically top-up the user's account, etc.) Merchant must use asynchronous notification as a payment's final result.

VIII. The Citcon Pay Framework

This section details the main components of the Citcon Pay Framework for Android development. The commonly used header files and their purposes will be listed here, and a step-by-step example of integrating the framework in a demo merchant app will be shown in the next section.

1. Library identity

a. Package Name: citcon.sdk

b. Current version: 2.7.0

c. com.citcon.sdk:mobile:2.7.0

2. Required dependencies

- com.android.volley:volley:1.2.1
- com.alipay.sdk:alipaysdk-android:15.8.17
- com.citcon.sdk:unionpay:3.4.0
- com.tencent.mm.opensdk:wechat-sdk-android:6.8.28
- app.cash.paykit:core:2.5.0

3. Class references

a. CPaySDK

The CPaySDK class performs the most common payment related tasks: set up merchant token, send order to Citcon Pay and query the status of a specific transaction.

| Name | Туре | Description |
|----------------|---|------------------------------|
| mInquireResult | MutableLiveData <cpayinquireresult></cpayinquireresult> | Observable CPayInquireResult |

After the payment is completed, the Citcon SDK will automatically query immediately to ensure that the correct results are obtained(optional for AliPay and Wechat). Therefore, observe mlnquireResult.

Method summary:

| Name | Description |
|------------------|---|
| requestOrder | Sends order information to Citcon and initiates the payment transaction. Has an unique callback: gotOrder. |
| inquireOrder | Query the status of a specific payment transaction. Has an unique callback: inquiredOrder. |
| inqureOrderByRef | Query by reference id, currency and vendor |
| gotOrder | Callback of requestOrder. This method handles the outcome of the payment transaction initiation and continues the process by either Alipay or WeChat. |
| setMode | Set SDK running mode. If not set, default mode is CPayMode.PROD. |
| setToken | Set SDK running token. |

b. CPayOrder.Builder

Represents the order and payment information merchant wants to send to Citcon Pay for processing.

Builder Property summary

| Туре | Method | Description | Example |
|----------------|-------------------|---|--|
| CPayLaunchType | setLaunchType | KCP/SBPS = URL Other payments = OTHERS | URL/OTHERS |
| String | setReferenceId | A reference merchant creates and assigns to the transaction. | 123xyz |
| String | setSubject | A customer-defined description of the transaction | Gift for Mom |
| String | setBody | A more detailed customer- defined description of the transaction | A Blu-ray player and a few great movies |
| String | setAmount | Total charge amount of the transaction in cents. | 245 (\$2.45) |
| String | setCurrency | The type of currency defined in a three letter code | USD, CAD, CNY, HKD, KRW, IDR, JPY |
| String | setVendor | The name of vendor that will process the payment. Only "Alipay" is supported in this version of the SDK | alipay , wechatpay, alipay_hk, kakaopay, dana, upop, card, payco, naverpay, banktransfer |
| String | setIpnUrl | The URL of a page Citcon Pay should post transaction status to. Normally this should be a page on the merchant's website. | http:// www.xyz.com/n otify.php |
| String | setCallbackUrl | The URL of a page Citcon Pay should redirect customer to after the payment transaction has completed. | http://xyz.com/co nfirm.php |
| boolean | setAllowDuplicate | Flag to control duplicate orders. | true / false |

| HashMap | setExt | Customized key, value <string, string=""></string,> | "reference2", "123456789" |
|----------|-----------------------------|--|------------------------------|
| String | setCallbackFailUrl | New field for KCP/ SBPS | |
| String | setCallbackCancelUr | New field for KCP/ SBPS | |
| Locale | setCountry | New field for KCP/ SBPS | |
| String | setNote | New field for KCP/ SBPS | |
| String | setSource | New field for KCP/ SBPS | |
| boolean | setAutoCapture | New field for KCP/ SBPS | |
| Goods | setGoods | New field for KCP/ SBPS | |
| Consumer | setConsumer | New field for KCP/ SBPS | |
| boolean | enableCNPayAccel eration | Use Chinese endpoint to accelerate connection(AliPay/UnionPa y/ WechatPay) | |
| String | setInstallment | New field for TOSS | |
| String | cardissuer | New field for TOSS | |
| String | receiptType | New field for TOSS | |
| String | setDeepLink | New field for CashApp | citcon://cpay.sdk |

c. Goods

Property summary

| Name | Туре | Description |
|-----------------------|---------|-------------------|
| name | String | Name of good |
| taxable_amount | Integer | Taxable amount |
| tax_exempt_amount | Integer | Tax exempt amount |
| total_tax_amount | Integer | Total amount |
| total_discount_code | String | |
| sku | String | |
| category | String | |
| total_amount | String | |
| unit_amount | Integer | |
| quantity | Integer | |
| description | String | |
| product_type | String | |
| url | String | |
| unit_tax_amount | Integer | |
| total_discount_amount | Integer | |
| total_tax_rate | Integer | |

d. Consumer

Property summary

| Name | Туре | Description | |
|------------|--------|-------------|--|
| first_name | String | | |
| last_name | String | | |
| phone | String | | |
| email | String | | |
| reference | String | | |

| zip | String | |
|-------------------------|--------|--|
| country | String | |
| city | String | |
| street | String | |
| registration_time | Long | |
| registration_ip | String | |
| risk_level | String | |
| first_interaction_time | Long | |
| total_transaction_count | Long | |

e. CPayOrderResult

Holds the status and message for a transaction returned by Citcon Pay service. An instance of the CPayOrderResult class can be inspected in the callback handler of the requestOrder method of CPaySDK.

Property summary

| Name | Туре | Description | Example |
|---------------|-----------|---|-----------------------|
| mRedirectUrl | String | Variable used in the WeChat sequence. Will only be populated when paying by WeChat. | |
| mOrderld | String | ID of the Order from the payment process. | 123xyz |
| mOrder | CPayOrder | The actual Order object. | |
| mSignedString | String | Variable returned by the Order initiation process. Used in the Alipay sequence. | |
| mOrderSpec | String | Variable returned by the Order initiation process. Used in the Alipay sequence. | |
| mMessage | String | Detailed description of the status of a transaction | Transaction succeeded |

| mStatus | String | The status code for the result | 0 (refer to 4.Status Code) |
|-----------|--------|--------------------------------|-----------------------------------|
| mCurrency | String | Order currency. | USD, CAD, CNY, HKD, KRW, IDR, JPY |

d. CPayInquireResult

Holds the detailed status information for a transaction. An instance of the CPayInquireResult class can be inspected in the callback handler of the inquireOrder method of CPaySDK.

Property summary

| Name | Туре | Description | Example |
|------------|--------|--|----------------------|
| mld | String | An unique identifier of the transaction. This ID is generated by Citcon Pay. | 123456679 |
| mReference | String | A reference identifying the transaction. This ID is generated by merchant | Abc123 |
| mType | String | The type of the transaction: "charge" or "refund" | charge |
| mAmount | String | The total amount of the transaction in cents | 225 (\$2.45) |
| mCurrency | String | The name the of the currency in a three letter code | USD or CAD or CNY |

| mTime | String | The timestamp for the transaction | 2017/06/22 1:23:12 PM |
|---------|--------|-----------------------------------|--------------------------|
| mStatus | String | The status of the transaction | success |
| mNote | String | The note of the transaction. | |

4. Status code

| Status Code | Description |
|-------------|---|
| 0 | Success |
| -1 | Bad signature, unregistered Appld, wrong Appld, mismatched Appld or some other error. |
| -2 | The customer cancels the payment, switches back to the app, the customer cannot pay, and so on. |
| 8000 | Order is being processed |
| 4000 | Payment failed |
| 5000 | Duplicate request |
| 6001 | The customer cancels the payment |
| 6002 | Network connection error |
| 6004 | Unknown payment result |

| others | Other payment error |
|--------|---------------------|
| | |

IX. Example

In this section, a demo merchant app making Alipay payments through Citcon Pay is demonstrated step-by-step using JAVA. The source code of this demo app is also provided as part of the SDK distribution package.

- 1. Create a new Android Studio Application project.
- 2. Modify the AndroidManifest.xml of your project, add the following for wechat pay: <application ...>

```
<activity-alias
              android:name=".wxapi.WXPayEntryActivity"
              android:exported="true"
              android:targetActivity="sdk.PaymentActivity" />
       <activity android:name="activity.DemoActivity"
              android:exported="true"
              android:launchMode="singleTop"
              <intent-filter>
                   <action android:name="android.intent.action.MAIN" />
                   <category android:name="android.intent.category.LAUNCHER" />
              </intent-filter>
              <intent-filter>
                     <action android:name="android.intent.action.VIEW" />
                     <category android:name="android.intent.category.DEFAULT" />
                     <category android:name="android.intent.category.BROWSABLE" />
                     <data android:scheme="citcon" android:host="cpay.sdk" />
              </intent-filter>
       </activity>
</application>
<uses-permission android:name="android.permission.INTERNET" />
<uses-permission android:name="android.permission.MODIFY_AUDIO_SETTINGS"/>
```

3. Modify the app-level build.gradle:

```
dependencies {
    implementation 'com.citcon.sdk:mobile:2.7.0'
}
```

4. In your calling activity, add the following:

```
@Override
public void onCreate()
{
          super.onCreate();
          CPaySDK.initInstance(DemoActivity.this, AUTH_TOKEN);
          CPaySDK.setMode(CPayMode.PROD);
}
```

The AUTH_TOKEN is the merchant token and needs to be populated accordingly.

5. Initiate a payment transaction after the lifecycle phase at step 4 has run:

```
CPayOrder order = new CPayOrder.Builder()

.setLaunchType(CPayLaunchType.URL)

.setReferenceId(1ZLLJULOCRW3LAU)

.setSubject("Test")

.setBody("This is a test transaction")

.setAmount("200")

.setCurrency("KRW")

.setVendor("payco")

.setIpnUrl("http://www.xyz.com/listen.php")

.setCallbackUrl("http://www.xyz.com/confirmation.php")

.setAllowDuplicate(true)

.setDeepLink("citcon://cpay.sdk")

.setSource("app_h5")

.setAutoCapture(true)

.setCountry(Locale.KOREA)
```

```
.setNote("note dddd")

.setCallbackFailUrl("https://exampe.com/fail")

.setCallbackCancelUrl("https://exampe.com/cancel")

.setConsumer("John","Doe","6145675309", "test@test.com","consumer-000")

.setGoods("Battery Power Pack", 0,0,0)

.build();
```

6. Call CPaySDK onResume () in onResume () of the activity of you app to ensure that Citcon SDK can callback your app correctly.

```
@Override
public void onResume() {
          ...
          CPaySDK.getInstance().onResume();
}
```

7. Observe mInquireResult to receive the result of inquire:

```
// optional if only use WeChatPay and Alipay.
CPaySDK.mInqureResult.observe(this, new Observer<CPayInquireResult> {
    // TODO
    }
);
```

- 8. CashApp payment
 - Create order:

```
CPayOrder.Builder orderBuilder = new CPayOrder.Builder()
.setReferenceId("123")
.setAmount("8")
.setCurrency("USD")
.setCountry("US")
.setAutoCapture(true)
.setSource("app_native")
.setNote("test order")
```

```
.setIpnUrl("https://www.merchant.com/ipn")
.setCallbackUrl("https://www.merchant.com/success")
.setCallbackFailUrl("https://www.merchant.com/fail")
.setCallbackCancelUrl("https://www.merchant.com/cancel")
.setVendor("cashapppay")
.setLaunchType(CPayLaunchType.OTHERS)
.setDeepLink("citcon://cpay.sdk");
Button UI (optional):
 a. Add the payment-buttons package dependency in Merchant App's build gradle file:
  dependencies {
         implementation 'app.cash.paykit:core:2.5.0'
  }
 b. Add the following code to your app's layout XML
  // Light style
  <app.cash.paykit.core.ui.CashAppPayButton
   style="@style/CAPButtonStyle.Light"
   android:id="@+id/cashapp button"
   android:layout_height="54dp"
   android:layout width="match parent"
   />
  // Dark style
  <app.cash.paykit.core.ui.CashAppPayButton
   style="@style/CAPButtonStyle.Dark"
   android:id="@+id/cashapp_button"
   android:layout_height="54dp"
   android:layout_width="match_parent"
   />
 c. Handle the button event:
```

findViewById(R.id.cashapp_button).setOnClickListener(v -> {

// TODO

});