



# Interface Payment Gateway v2.7

## Integration Documentation

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## **Payment request:**

Call the following test URL to test UInterface API with the parameters outlined in table below.

**Sandbox:**<https://api.upayments.com/test-payment>

**Production:**<https://api.upayments.com/payment-request>

You must **post** the following parameters:

FieldName	Default	Field value (Sandbox)	Field Value (Production)
merchant_id	NA (Mandatory)	1201	Contact us at <a href="mailto:support@upayments.com">support@upayments.com</a>
username	NA (Mandatory)	test	Contact us at <a href="mailto:support@upayments.com">support@upayments.com</a>
password	NA (Mandatory)	test	Contact us at <a href="mailto:support@upayments.com">support@upayments.com</a>
api_key	NA (Mandatory)	jtest123	Contact us at <a href="mailto:support@upayments.com">support@upayments.com</a>
order_id	NA (Mandatory)	Unique ID - Store in your database - It will be used for future reference - Use a strong hashing with time - Min 15, Max 25 characters	Unique ID - Store in your database - It will be used for future reference - Use a strong hashing with time - Min 15, Max 25 characters
total_price	NA (Mandatory)	Payable amount (max 3 decimal points)	Payable amount (max 3 decimal points)
CurrencyCode	NA (Optional)	NA	All currencies are supported. Currency codes: KWD, SAR, USD, BHD, EUR, OMR, QAR, AED and 180+ currencies codes Contact us at <a href="mailto:support@upayments.com">support@upayments.com</a> to enable this feature
success_url	NA (Mandatory)	URL to redirect the user on successful transaction	URL to redirect the user on successful transaction
error_url	NA (Mandatory)	URL to redirect the user on unsuccessful transaction	URL where user will redirect after error in payment
test_mode	NA (Mandatory)	1 for test mode	0 for production mode
CstFName	NA (Optional)	Customer Full Name	Customer Full Name

CstEmail	NA (Optional)	Customer Email Address	Customer Email Address
CstMobile	NA (Optional)	Customer Mobile Number	Customer Mobile Number
customer_unq_token	NA (Optional)	Unique numeric customer token	Unique numeric customer token
kfast_card_token	NA (Optional)	KFAST token shared through API (Only for whitelabeled API)	KFAST token shared through API (Only for whitelabeled API)
credit_card_token	NA (Optional)	credit card token shared through API (Only for whitelabeled API)	credit card token shared through API (Only for whitelabeled API)
payment_gateway	NA (Optional)	NA	Knet for Knet transaction cc for Credit Card Transaction Transaction (Only for whitelabeled API)
whitelabeled	NA (Optional)	NA	1 = true (must be enabled by admin) 0 = false
ProductTitle	NA (Optional)	Product Name/Description	Product Name/Description
ProductName	NA (Optional)	NA	Encoded array of product names
ProductPrice	NA (Optional)	NA	Encoded array of product prices
ProductQty	NA (Optional)	NA	Encoded array of product quantities
reference	NA (Optional)	NA	Merchant Order ID or Reference number
create_invoice	NA (Optional)	1 = true 0 = false	1 = true 0 = false Contact us at support@upayments.com to enable this feature notification and notifyUrl field is required while calling this parameter
notification	NA (Mandatory if using above create_invoice field)	email, sms, link or all	<ul style="list-style-type: none"> <li><b>email</b> - send the invoice link by email only. You should provide the CstEmail.</li> <li><b>sms</b> - send the invoice link by SMS only. You should provide the CstMobile.</li> <li><b>link</b> - returns only the invoice URL through the response.</li> <li><b>all</b> - send the invoice link by both email and SMS, you have to provide all the needed parameters.</li> </ul>

ExtraMerchantsData	NA (Optional)	NA	Encoded array of merchant details
notifyURL	NA (Optional)	Webhook notification - like IPN (Instant Payment Notification)	Notification URL that you can provide with every call to receive confirmations
HTTP header parameter			
x-Authorization	NA (Mandatory)	hWFfEkzkYE1X691J4qmcuZHAoet7Ds7ADhL	

create\_invoice will contain the following details:

- This feature does not work when ExtraMerchantsData has any value.
- notifyUrl should be mandatory field for this feature

notification and notifyUrl field is required while calling create\_invoice field

Contact us at support@upayments.com to enable this feature.

ExtraMerchantsData will contain the following details:

- amounts: Amount that “payer” is paying to single or different vendors - charges: Merchant’s charge rate for his vendor for **KNET**.
- chargeType: Charge rate type (Fixed or Percentage) for **KNET**.

- cc\_charges: Merchant's charge rate for his vendor for **CreditCard**.
- cc\_chargeType: cc Charge rate type (Fixed or Percentage) for **CreditCard**.
- ibans: IBAN Numbers of difference vendors

Array of ExtraMerchantsData:

```
$extraMerchantsData = Array
(
    [amounts] => Array
    (
        [0] =>10
        [1] =>20
    )

    [charges] => Array
    (
        [0] => 1
        [1] =>5
    )

    [chargeType] => Array
    (
        [0] => percentage
        [1] => percentage
    )

    [cc_charges] => Array
    (
        [0] =>1
        [1] =>5
    )

    [cc_chargeType] => Array
    (
        [0] => percentage
        [1] => percentage
    )

    [ibans] => Array
    (
        [0] =>iban_number_of_vendor_1
        [1] =>iban_number_of_vendor_2
    )
)
```

#### **KNET Test Card Details:**

**Name:** Knet Test Card [KNET1]

**Card Number:** 8888880000000001

**Expiry Date:** 09/2025 **PIN:** 1234

#### **Example: cURL PHP**

```

if (!function_exists( 'curl_version' )) { exit
( "Enable cURL in PHP" );
}

$fields = array(
'merchant_id'=>'1201',
'username' => 'test',
'password'=>stripslashes('test'),
'api_key'=>'jtest123', // in sandbox request
// 'api_key' => password_hash('API_KEY',PASSWORD_BCRYPT), // In production mode, please pass API_KEY with
BCRYPT function
'order_id'=>time(), // MIN 30 characters with strong unique function (like hashing function with time)
'total_price'=>'10',
'CurrencyCode'=>'KWD', // only works in production mode
'CstFName'=>'Test Name',
'CstEmail'=>'test@test.com',
'CstMobile'=>'12345678',
'success_url'=>'https://example.com/success.html',
'error_url'=>'https://example.com/error.html',
'test_mode'=>1, // test mode enabled
'customer_unq_token'=>65920000 // pass unique customer identifier (eg: mobile number)
'kfast_card_token'=>'5On9XaeXNM' // pass encrypted kfast card token received through user card token
API 'credit_card_token'=>'dzk9Z1Lr7q' // pass encrypted credit card token received through user card
token API 'whitelabelled'=>true, // only accept in live credentials (it will not work in test)
'payment_gateway'=>'knet', // only works in production mode
'ProductName'=>json_encode(['computer','television']),
    'ProductQty'=>json_encode([2,1]),
    'ProductPrice'=>json_encode([150,1500]),
    'reference'=>'Ref00001', // Reference that you want to show in invoice in ref column
    'ExtraMerchantsData'=>json_encode($extraMerchantsData)
);

$fields_string = http_build_query($fields);
$ch = curl_init();
curl_setopt($ch, CURLOPT_URL,"https://api.upayments.com/test-payment");
curl_setopt($ch, CURLOPT_POST, 1);
curl_setopt($ch, CURLOPT_POSTFIELDS,$fields_string);
// receive server response ...
curl_setopt($ch, CURLOPT_RETURNTRANSFER, true);
$server_output = curl_exec($ch);
curl_close($ch);

$server_output = json_decode($server_output,true);
window.location.href=$server_output['paymentURL']; // javascript
header('Location:'. $server_output['paymentURL']); // PHP

```

**Response:** It will return result in array

index	Value
status	Success // when status is “success” it will return paymentURL you have to redirect user to
status	Errors // when status is “errors” it will return error_code
<b>error_code will contain any of the following value</b>	
1) not_test_credentials	Accessing sandbox using live parameters or wrong parameter value
2) merchant_id_missing	If merchant_id field is missing/empty
3) username_missing	If username field is missing/empty
4) password_missing	If password field is missing/empty
5) api_key_missing	If api_key field is missing/empty
6) total_price_missing	If total_price field is missing/empty
7) total_price_greater_zero	If total_price is 0 or less than 0
8) order_id_missing	If order_id field is missing/empty
9) error_url_missing	If error_url field is missing/empty
10)success_url_missing	If success_url field is missing/empty
11) not_authorised_user	If merchant not found
12) password_wrong	If password is wrong
13) invalid_api_key	If api_key field is invalid
14) invalid_currency_code	If currency not supported



**Example of response: for ERRORS**

Array

```
(  
  [status] => errors  
  [error_msg] => Please check configuration values of test mode   [error_code] =>not_test_credentials  
)
```

**Example of response: for SUCCESS**

Array

```
(  
  [status] => success  
  [paymentURL] => https://api.upayments.com/test/payment?ref=ref_id&sess_id=sess_id  
)
```

**Response on Success or Error url:**

FieldName	Description
payment_type	Credit Card or Knet
PaymentID	Knet order id. (Store for future reference)
Result	CANCELED or CAPTURED
OrderID	Order_id that you sent as parameter while making payment request. You can update transaction using ordered.
PostDate	Transaction post date(only for knet)
TranID	Transaction ID (only for knet)
Ref	Reference by knet
TrackID	Knet track id (generated by gateway)
Auth	Auth code (generated by gateway)

## Save user cards for the future transactions (Tokenization)

For saving user card details, pass a unique numeric value on '**customer\_unq\_token**' variable while sending request. And keep the same field empty if user not opted for saving card. It must be a unique numeric value like mobile number. Users will see the saved cards in system to opt for further proceedings. If there are no cards saved of requested customer for the current merchant, system will save it for the future transactions.

### Whitelabeled Requests

For the whitelabeled API requests merchants can pass the kfast and credit card tokens upon the user selection. Merchants can collect the user tokens by using the following REST api methods.

### Generate merchant token:

This api will create an api token for the merchants to use while requesting user card tokens.

Token create will have no expiry.

If Token need to be replaced, a new request can be made to replace the Token.

### Content Type

application/x-www-form-urlencoded

### Request

Method	URL
POST	https://api.upayments.com/api/merchant/token

### Input Parameters

Type	Parameters	Values	Default	Description
Body	merchant_id	Integer	NA (Mandatory)	Merchant id
Body	username	String	NA (Mandatory)	Merchant username
Body	password	String	NA (Mandatory)	Merchant password

### Output Parameters

Parameters	Values	Description
status	String	Success or error status message
msg	String	Response message from system
api_auth_token	String	Api header token for the merchant

### Sample success response:

```
{
  "status": "success",
  "msg": "auth token generated",
  "api_auth_token": "653b292113e682f1ffb33bdb5c82f1ffb33bdb5c"
}
```

### Sample error response:

```
{
  "status": "error",
  "msg": "Incorrect merchant id, username or password",
  "api_auth_token": null
}
```

## Retrieve saved card tokens:

This api fetch the saved card details of user for the requested merchant.

### Content Type

application/x-www-form-urlencoded

### Request

Method	URL		
POST	https://api.upayments.com/api/merchant/user/cards		

### Input Parameters

Type	Parameters	Values	Default	Description
Header	Token	String	NA (Mandatory)	api_auth_token shared from generate merchant token* api
Body	merchant_id	Integer	NA (Mandatory)	Merchant id
Body	customer_unq_token	String	NA (Mandatory)	Unique customer identifier (eg: mobile number)

*\*Refer to Generate Merchant Token section in Page 9 for more details on generating a merchant token*

### Output Parameters

Parameters	Values	Description
status	String	Success or error status message
msg	String	Response message from system
card_tokens	Array	Array of cards including token type, token, card type and last 4 digits of card

### Sample success response:

```
{
  "status": "success",
  "msg": "saved card tokens",
  "card_tokens": [
    {
      "type": "knet",
      "token": "50n9XaeXNM",
      "cardType": null,
      "cardLastDigits": null
    },
    {
      "type": "card",
      "token": "7xnL17e13J",
      "cardType": null,
      "cardLastDigits": null
    }
  ]
}
```

### Sample error response:

```
{
  "status": "error",
  "msg": "Incorrect merchant id or header token",
  "card_tokens": null
}
```

## Check payment status:

This is a rate limited method and is used to check the status of a transaction later.

The sole purpose of this API is to update the transaction status which is being generated from client's side and would not get a response back from the payment gateway. Because of being rate limited, API clients cannot request the same more than 30 requests/minute and will be get blocked, if the limit has been crossed.

### **Content Type**

application/x-www-form-urlencoded

### **Request**

Method	URL		
POST	https://statusapi.upayments.com/api/check/payment/status		

### **Input Parameters**

Type	Parameters	Values	Default	Description
Header	Token	String	NA (Mandatory)	api_auth_token shared from generate merchant token api
Body	merchant_id	Integer	NA (Mandatory)	Merchant id
Body	order_id	String	NA (Mandatory)	Unique order id generated from merchant

### **Output Parameters**

Parameters	Values	Description
status	String	Success or error status message
transaction_details	Array	Transaction details array including payment type, result, payment id and card token, if used

### *Sample success response:*

```
{
  "status": "success",
  "transaction_details": {
    "payment_type": "knet",
    "PaymentID": "101202201796983099",
    "Result": "CAPTURED",
    "OrderID": "1642405938",
    "PostDate": "2022-01-17 10:54:09",
    "TranID": "202201703020177",
    "Ref": "201733004280",
    "TrackID": "1149f6974c66a11d1fbb6fd5f48a71e8",
    "Auth": "236272",
    "payment_token": "9Z1Lr7dstr"
  }
}
```

### *Sample error response:*

```
{
  "status": "error",
  "msg": "Incorrect merchant id or header token"
}
```

## Check payment button status:

This is a rate limited method and is used to check the status of a payment button.

The sole purpose of this API is to know the enabled payment options (KNET, CC, Samsung Pay, Apple Pay etc). White labeled API users can call this API for the payment methods to reflect on their application.

Because of being rate limited, API clients cannot request the same more than 1 requests/minute and will be get blocked, if the limit has been crossed.

### Content Type

application/x-www-form-urlencoded

### Request

Method	URL
POST	https://statusapi.upayments.com/api/check/button/status

### Input Parameters

Type	Parameters	Values	Default	Description
Header	Token	String	NA (Mandatory)	api_auth_token shared from generate merchant token api
Body	merchant_id	Integer	NA (Mandatory)	Merchant id
Body	username	String	NA (Mandatory)	Merchant username
Body	password	String	NA (Mandatory)	Merchant password
Body	api_key		NA (Mandatory)	Merchant API key

*\*Refer to Generate Merchant Token section in Page 9 for more details on generating a merchant token*

### Output Parameters

Parameters	Values	Description
status	String	Success or error status message
pay_options	Array	Payment button status whether is enabled or not and it will return status of each button as true or false.

### Sample success response:

```
{
  "status": "success",
  "pay_options": {
    "knet": "true",
    "credit_card": "true",
    "samsung_pay": "true",
    "apple_pay": "true",
  }
}
```

### Sample error response:

```
{
  "status": "error",
  "msg": " You are not authorized user or please check configuration values.",
  "error_code": " not_authorized_user",
}
```

If you have any questions, please do not hesitate to contact support at: [support@upayments.com](mailto:support@upayments.com)