

# Merchant Hosted Online/E-Commerce

## Summary

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Powerful and robust online payment solutions, which work on a range of platforms which include website, billing software and Applications. Latipay provides merchants with the interface for developing custom built WeChat QR Code payment page.

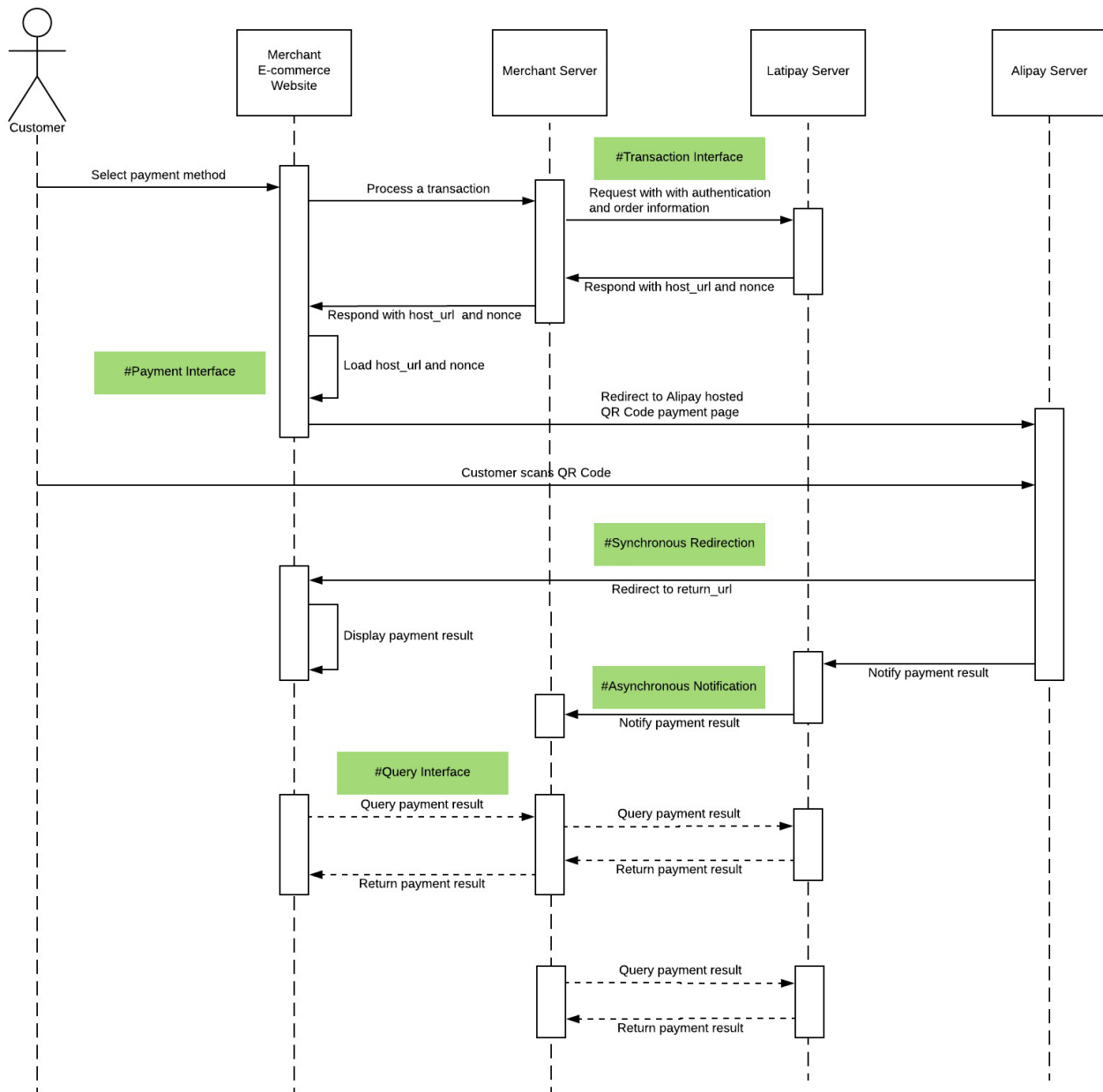
**\*\* Available Payment Methods \*\***

- WeChat Pay (Custom QR Code payment page)
- Alipay (Alipay hosted QR Code payment page)
- 19 OnlineBanks

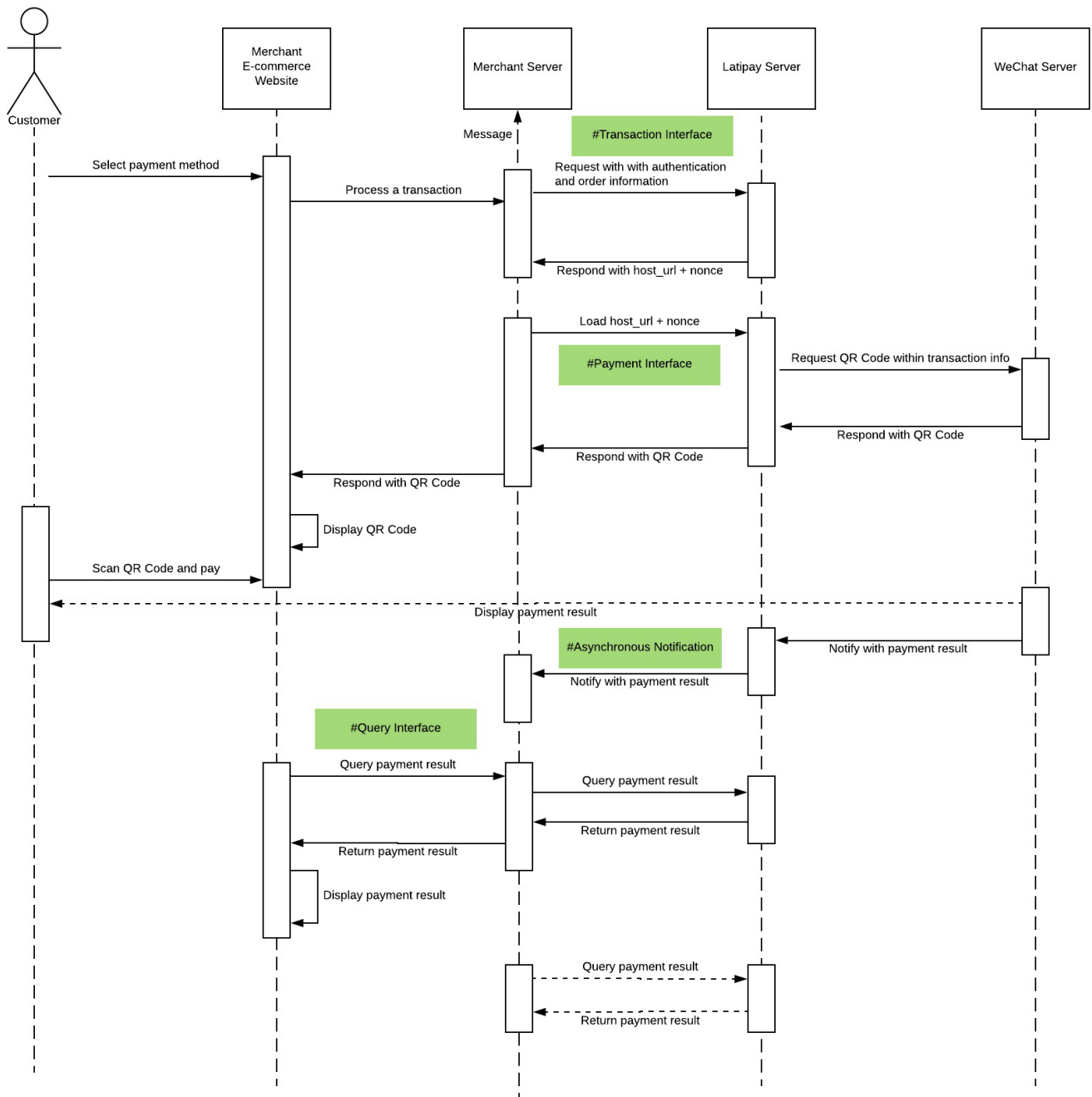
## How it works?

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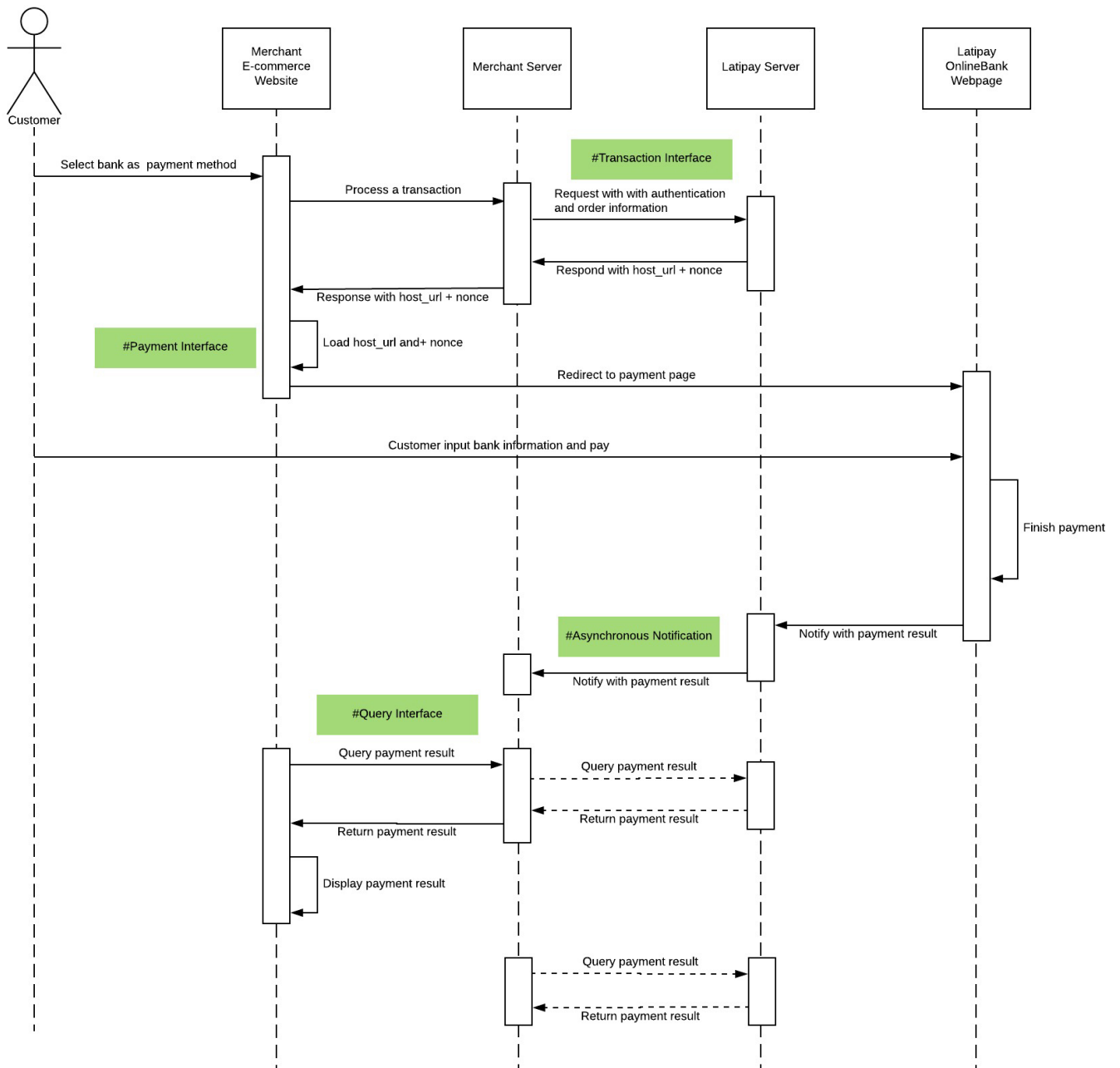
### Alipay



WeChat

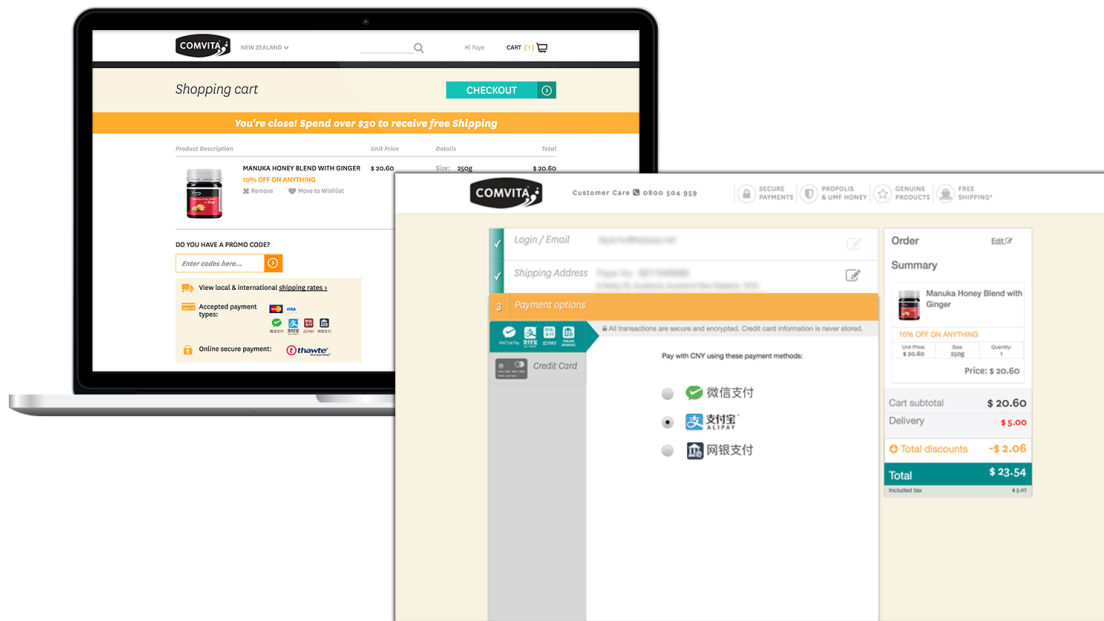


Online Bank

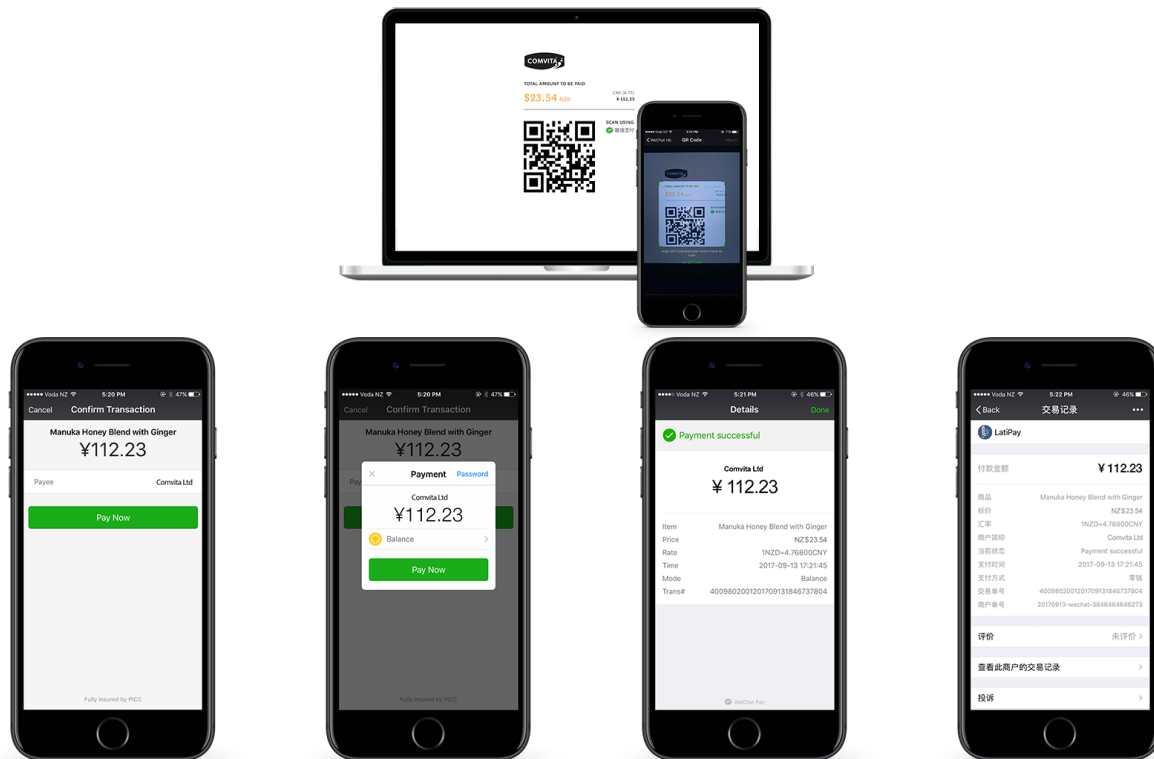


# Payment Scenarios

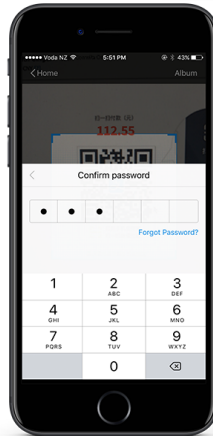
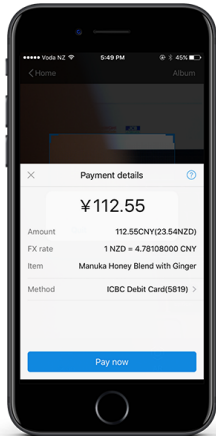
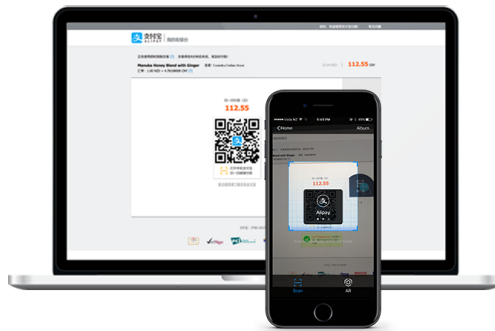
## Website check-out page



## WeChat Pay



## Alipay



## Online Bank



## API Details

## STEP 1 - Latipay Transaction Interface

POST <https://api.latipay.net/v2/transaction>

### Attributes:

Name	Type	Description	Nullable
user_id	String	The user account you want to use to process the transaction.	NO
wallet_id	String	The ID of the wallet you want to use.	NO
amount	String	A decimal amount.	NO
merchant_reference	String	A field for identifying your transaction.	NO
payment_method	String	Payment method options are <code>alipay</code> , <code>wechat</code> or <code>onlineBank</code> .	NO
return_url	String	The URL of the landing page where Latipay will return the customer after payment, it only works for <code>alipay</code> in PC platform.	NO
callback_url	String	The URL of the callback address the transaction notification is sent after payment.	NO
ip	String	The IP address of the customer.	NO
version	String	The latest version of the platform. must be <code>"2.0"</code>	NO
product_name	String	The name of the product or service being sold.	YES
signature	String	The SHA-256 HMAC API signature.	NO

### Extract Attributes (Only WeChat):

Name	Type	Description	Nullable
host_type	String	<code>"1"</code> is returning <code>QR code picture</code> in base64 and <code>QR code text</code> , merchant can either display the picture or generate QR code from the text	NO

### Example Attributes

```
{
  "signature": "14d5b06a2a5a2ec509a148277ed4cbeb3c43301b239f080a3467ff0aba4070e3",
  "wallet_id": "W000000001",
  "amount": "120.00",
  "user_id": "U000334333",
  "merchant_reference": "dsi39ej430sks03",
  "return_url": "",
  "callback_url": "https://merchantsite.com/confirm",
  "ip": "122.122.122.1",
  "version": "2.0",
  "product_name": "Pinot Noir, Otago",
  "payment_method": "alipay",
  "host_type" : "1"
}
```

## SHA-256 HMAC Signature

```
message: user_id + wallet_id + amount + payment_method + return_url + callback_url
secret: api_key
```

## Example Signature

```
message: U0000000001W0000000010.01alipayhttp://merchant.com/callback
secret: 111222333

signature: cf3cf508b7b245be8921e324d5cb588598c36a07ffc62f998b90ab0e355f2d78
```

## Response

```
{
  "host_url": "https://api.latipay.net/merchanthosted/gatewaydata",
  "nonce": "7d5a88119354301ad3fc250404493bd27abf4467283a061d1ed11860a46e1bf3"
  "signature": "14d5b06a2a5a2ec509a148277ed4cbeb3c43301b239f080a3467ff0aba4070e3",
}
```

Name	Type	Description
host_url	String	The url for request a QR code picture. The nonce should be appended to the end.
nonce	String	The transaction nonce must be appended to the host_url URL.
signature	String	The SHA-256 HMAC API signature.



## Signature in Response

For security reasons, we highly recommend you verify the signature in the response.

```
message: nonce + host_url  
secret: api_key
```

## STEP 2 - Latipay Payment Interface

Loading the URI in PC browser, mobile browser or Alipay/ WeChat's embedded browser.

```
POST {host_url}/{nonce}
```

### Example

```
https://api.latipay.net/merchanthosted/gatewaydata/7d5a88119354301ad3fc250404493bd  
27abf4467283a061d1ed11860a46e1bf3
```

`Alipay` payment is directly going to Alipay payment page. `Online Bank` payment is directly going to Banks payment page. But `Wechat` payment will response as below.

- Response (Only for WeChat)

Name	Type	Description
code	Integer	The response code of payment, <code>0</code> or <a href="#">Error Code</a> , 0 means no error happened.
message	String	The response message of payment interface.
data	Object	Contains <code>QR code picture</code> or text and order information.

- the `data` object

Name	Type	Description
order_id	String	A unique transaction identifier generated by Latipay.
nonce	String	A unique transaction nonce generated by Latipay.
payment_method	String	Payment method options are alipay and wechat.
amount	String	A decimal amount.
amount_cny	String	A decimal amount.
currency	String	The currency code of the transaction.
product_name	String	The name of the product or service being sold.
organisation_id	Integer	The merchant id which is used to process the transaction.
org_name	String	The merchant's name
user_id	String	The user account which is used to process the transaction.
user_name	String	The user account's name
wallet_id	String	The user wallet account which is used to process the transaction.
wallet_name	String	The wallet account's name
qr_code	String	The QR code picture
qrcodeurl	String	The QR code text version, you can generate QR code picture with it.
currency_rate	String	The rate which is used to the transaction.
merchant_reference	String	A field for identifying your transaction.
signature	String	The <code>SHA-256 HMAC</code> API signature.

## Example

```
{
  "code": 0,
  "message": "SUCCESS",
  "data": {
    "order_id": "20180112000003",
    "nonce": "fd270820180112103849a19380c7300c425898780b3d0b1fbc",
    "payment_method": "wechat",
    "amount": 0.01,
    "amount_cny": 0.05,
    "currency": "AUD",
    "product_name": "产品中文",
    "organisation_id": 695,
    "organisation_name": "126Emai",
    "user_id": "U000000266",
    "user_name": "04_oliver",
    "wallet_id": "W000000329",
    "wallet_name": "AUD_01",
    "qr_code": "data:image/png;base64,iVBORw0KGgoAAAANSUhEUgAAAMgAAADICAYAAACT
WK6eAAAEzU1EQVR42u3dS27cQAwE0Ln/pZMTGDBgDVLFPQLZaWBjZadFpT+ff0qpH+vjFSgFiFKAKAWIUo
AoBYhS3UA+n0/Mv18/0C9/2/hsf3nev7yDrd8mvHtAAAEAAAAQAAAAABBJBoICPJwR9e9MSAPPlSE8+7
dS+NfQUIIIAAAggggAACCCCAAFIN50lm27ru6SZPSrEm7iUpaQAAAAQAAAAABBBBAAAEkAMiV6SJJCv
06akAAAAQAAAAABBBBAAAEFECKUqzGaSAT0za2kiIAAEAAAAQAAAAABBBBAvgjkbS9w4u+mY7UeBBBA
AAAEAAAAQAAAAABJABI0lQO1925ztaJgLG0EEBcBwggrgMEENcB8uIzCtPXyEW821bKVtUngAACCCCAAA
IIIIIAAAgggbUAmliRcnlay1ZTpiWTChwQQAABBBBAAAEAAAAASQaSOMRBhO/3RrM9CMWJhK6b94LIIAA
AggggAACCCCAAAJINJckZCsJ3JWdFbeuSz2yARBAAEAAAAQAAAAABpA5IelpzCdeZfv8cwAACCCCAAA
IIIIIAAAggggNQaedsB91tp0uUUq71fAAAEAAAAQAAAAABBBBAYoBsJTNJCdMEhulk5hquqJgXEEAAQQA
QAABBBBAAAFk8n/SJxKIK03euDviFq7UzTsAAQAAAAABBBBAAAEFEEDqUqytShrg9CZKnxoy8YEGBBBA
AAAEAAAAQAAAAAC5stlB+1l8SSnblatTsTMwLCCCAAAIIIIIAAAggggADSkjC17/jXCH0rGdxCAwgggAAC
CCCAAAIIIIIAAAkANIut9OzxAQxaT5M01eRMigUIIIIAAAggggAACCCCAAJLY0Fs79F1pyq0mb0/UAAEEEE
AAQAAAAABBBBAXgVkk4naevlXlmUkJXTfvD9AAAEAAAAQAAAAABBJAYIJeTisvJVuN7OXM+CCCAAAII
IIIAAAggggAACyCSQLUjPzTa9mcB24yc070TyBggggAACCCCAAAIIIIIAAEgMkaeAaz/tLeo705K0yxQIEEE
AAQAAAAABBBBAAJkEkv7yG481SGqE9F0jE5I8QAABBBBAAAEAAAAQSQGCBbaU1SqtOY/mjy554NEEAA
AQAAAAABBBBAAAEkBsJw1Iatw+ev7CCYvv6laVoOIIIAAAggggAACCCCAAAJIDJD0Bkw/B7FxLUn6zooTfQ
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AAAEAAAAQAAAAQACpBrI1wG/bxKBx3U16yvby2AACCCCAAAIIIIIAAAggggCQDSUqntqYxSMDyU6yn7g8QQA
ABBBBAAAEAAAAQOSOOZgt98qZNNnv7RSf+IAQIIIIIAAAggggAACCCCAAFIEZGKaReOUmfrjF9bOKAQE
EEAAQAAAAABBBBAAHkrkMYzBSfSs63pIlIsQAABBBBAAAEAAAAQSQACATDdiYuDQmOEnnTQICCCCAAA
IIIIIAAAggggAAynEpc3lBhKxncSveSURGn7gUQQAABBBBAAAEAAAAASQGiFJvL0CUAkQpQJQCRC1AlAJE
KUCUqq7/Vhpz81YibhcAAAAASUVORK5CYII=",
    "qr_code_url": "weixin://wxpay/bizpayurl?pr=Z0bbdsW",
    "currency_rate": "5.13710",
    "merchant_reference": "",
    "signature": "cf56a6bbelaa42e1c273c4d7fe6233f70a6b10ba39e88938b13469f3315e
4c41"
  }
}
```

## SHA-256 HMAC Signature

Rearrange parameters in the `data` alphabetically (except `signature` and other parameters with value of null or empty string) and join rearranged parameters with `&`

```
message: amount=1.00&amount_cny=5.00&currency=NZD&currency_rate=5.29930&merchant_r
eference=dsi39ej430sks03&nonce=7d5a88119354301ad3fc250404493bd27abf4467283a061d1ed
11860a46e1bf3&order_id=20170829-alipay-3990527237343&organisation_id=18&org_name=L
atipay&payment_method=alipay&product_name=test&qr_code=https://qr.alipay.com/bax03
286h4vlfpxldgwq4035&type=Online&user_id=U000000051&wallet_id=W000000037&wallet_nam
e=aud01
secret: api_key
```

## STEP 3 - Payment Result Asynchronous Notification

This is a payment result notification sent by Latipay to merchants after the payment is done successfully. There is a re-try mechanism with the notification to ensure the notification could be delivered to the merchant.

```
POST merchant's callback_url
Content-Type: application/json
```

### Attributes:

Name	Type	Description
transaction_id	String	A unique transaction identifier generated by Latipay.
merchant_reference	String	A field for identifying your transaction.
currency	String	The currency code of the transaction.
amount	String	A decimal amount.
payment_method	String	The payment method used. Possible values are alipay and wechat.
status	String	The status of the transaction. Possible values are: pending, paid, or failed.
pay_time	String	Show the payment time of the transaction order.
signature	String	The <code>SHA-256 HMAC</code> API signature.

### Example input

```
{
  "signature": "14d5b06a2a5a2ec509a148277ed4cbeb3c43301b239f080a3467ff0aba4070e3",
  "transaction_id": "20170707-wechat-3473511594933",
  "merchant_reference": "dsi39ej430sks03",
  "currency": "AUD",
  "amount": "120.00",
  "payment_method": "wechat",
  "status": "paid",
  "pay_time": "2017-07-07 10:53:50"
}
```

## SHA-256 HMAC Signature

Merchant backend needs to validate the signature for protecting against malicious requests.

```
message: merchant_reference + payment_method + status + currency + amount
secret: api_key
```

## Expected the text "sent" in Response's body

```
sent
```

## STEP 4 - Synchronous Redirection

There is a sync and front-end payment result redirection sent from Latipay to merchant after the payment is done successfully.

```
Redirect merchant's return_url
```

Name	Type	Description
merchant_reference	String	A field for identifying merchant's transaction.
payment_method	String	The payment methods can be <code>wechat</code> , <code>alipay</code> or <code>onlineBank</code> .
status	String	The status of the transaction can be <code>pending</code> , <code>paid</code> , or <code>failed</code> .
currency	String	The currency code of the transaction.
amount	String	A decimal amount.
signature	String	The <code>SHA-256 HMAC</code> API signature.

## Example

```
https://www.merchant.com/latipay?merchant_reference=dsi39ej430sks03&payment_method=alipay&status=paid&currency=NZD&amount=100.00&signature= 14d5b06a2a5a2ec509a148277ed4cbeb3c43301b239f080a3467ff0aba4070e3
```

## SHA-256 HMAC Signature

Merchant frontend need to validate the signature for protecting against malicious requests.

```
message: merchant_reference + payment_method + status + currency + amount
secret_key: api_key
```

## STEP 5 - Payment Result Interface

All customers can send requests to query payment status with merchant order id(that should be unique id for the merchant) as merchant\_reference by HTTP GET request.

```
GET https://api.latipay.net/v2/transaction/{merchant_reference}
```

## Attributes

Name	Type	Description
user_id	String	The user account you want to use to process the transaction.
signature	String	The <code>SHA-256 HMAC</code> API signature.

## SHA-256 HMAC Signature

```
message: merchant_reference + user_id
secret: api_key
```

## Example

```
GET https://api.latipay.net/v2/transaction/1289323A122DB?user_id=U000334333&signature=14d5b06a2a5a2ec509a148277ed4cbeb3c43301b239f080a3467ff0aba4070e3
```

## Response

Name	Type	Description
transaction_id	String	A unique transaction identifier generated by Latipay.
merchant_reference	String	A field for identifying your transaction.
currency	String	The currency code of the transaction.
amount	String	A decimal amount.
payment_method	String	The payment method used. Possible values are alipay and wechat.
status	String	The status of the transaction. Possible values are: pending, paid, or failed.
pay_time	String	Show the payment time of the transaction order. UTC/GMT+08:00
signature	String	The SHA-256 HMAC API signature.

## Example Response

```
{
  "transaction_id": "20170707-wechat-3473511594933",
  "merchant_reference": "dsi39ej430sks03",
  "currency": "AUD",
  "amount": "120.00",
  "payment_method": "wechat",
  "status": "paid",
  "pay_time": "2017-07-07 10:53:50"
  "signature": "14d5b06a2a5a2ec509a148277ed4cbeb3c43301b239f080a3467ff0aba4070e3",
}
```

## Signature in Response

For security reasons, we highly recommend you verify the signature in the response.

```
message: merchant_reference + payment_method + status + currency + amount
secret: api_key
```

## Example Signature

```
message: dsi39ej430sks03alipaypaidNZD120.00
secret: 111222333
signature: 840151e0dc39496e22b410b83058b4ddd633b786936c505ae978fae029a1e0f1
```

