In-Store API - QR Code Text

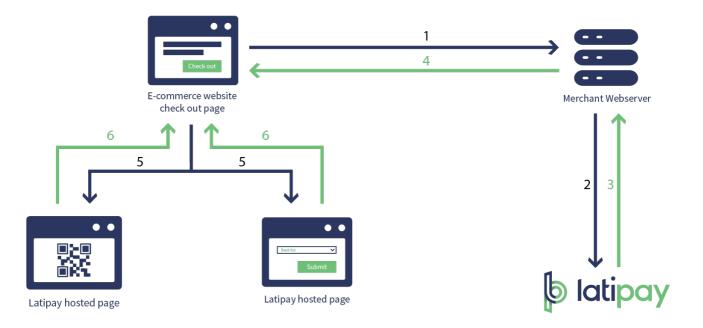
If you want to get QR code `picture` (e.g. EFTPOS) rather than `text` from Latipay api, please refer to [In-Store API - QR Code Picture](/v2/in-store-qr-code-picture.html). This document is only suitable for the following `in-store` situation.

- Customer load Merchant's E-commerce website on mobile browser and pay through Alipay app.
- Customer load Merchant's E-commerce website inside of Alipay app's browser and pay through Alipay app.
- Customer scans Alipay payment QR code through Alipay app.
- Customer scans Wechat payment QR code through Wechat app .

Summary

The Latipay 2.0 interface is an independent Hosted Payments Page (HPP) solution provided by Latipay. The HPP provides a solution for capturing Wechat/ Alipay and 19 main Chinese banks information securely without exposing the merchant to sensitive financial data. The Latipay Hosted Ecommerce API provides merchants with a secure and versatile solution for <code>in-store</code> payments (Transaction-Interface). Redirecting users to a Latipay Hosted Payment Page to complete the payment (Payment-Interface). A real-time confirmation redirection of payment from Latipay will be displayed on the merchant's website. At the same time, a notification will be implemented to the merchant to ensure that confirmation of payments have been sent to an allocated callback_url in less than 30s. Merchants also can track payment status through the Latipay Order Query API.

How it works?



- 1. To process a transaction, customers select Alipay, Wechat as **in-store** payment method in merchant's website, e.g. in E-commerce website.
- 2. the **merchant**'s ecommerce server sends a transaction request <u>#Transaction-Interface</u> to **Latipay** with the authentication and order details.
- 3. Latipay responds with a host_url and nonce.
- 4. The **merchant**'s server redirect the website to the host_url with nonce as parameter.<u>#Payment-Interface</u>
- 5. The customer will be prompted to a page which requires him/she to scan the QR code with Alipay or Wechat app and complete the transaction.
- 6. The result of payment is displayed in **merchant**'s website or **merchant's** terminal/device in-store.

Payment Scenarios

Alipay









WeChat Pay











API List

Preparation

Before using bellowing api, please make sure you have <code>user_id</code>, <code>wallet_id</code> and <code>api_key</code> on hand. If you don't have them, we would like to help you. Contact Us.

Transaction Interface

Create a latipay transaction(or order) is the first step for using alipay or wechat pay.

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

Parameters

Name	Туре	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
payment_method	String	Payment method options are wechat and alipay.	No
amount	String	A decimal amount.	No
return_url	String	The URL of the landing page where Latipay will return the customer after payment.	No
callback_url	String	The URL of the callback address the transaction notification is sent after payment.	No
signature	String	The SHA-256 HMAC API signature.	No
merchant_reference	String	A field for identifying your transaction.	No
ip	String	The IP address of the customer.	No
version	String	The latest version of the platform. must be '2.0'	No
product_name	String	The name of the product or service being sold.	No

Example Parameters

```
"user_id": "U000334333",
    "wallet_id": "W00000001",
    "amount": "120.00",
    "payment_method": "alipay",
    "return_url": "https://merchantsite.com/checkout",
    "callback_url": "https://merchantsite.com/confirm",
    "signature": "14d5b06a2a5a2ec509a148277ed4cbeb3c43301b239f080a3467ff0aba4070e3",
    "merchant_reference": "dsi39ej430sks03",
    "ip": "122.122.122.1",
    "version": "2.0",
    "product_name": "Pinot Noir, Otago"
}
```

SHA-256 HMAC Signature

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

Example Signature <u>Try your signature online</u>

```
message: U00000001W000000010.01alipayhttp://merchant.com/returnhttp://merchant.co
m/callback
secret: 111222333
signature: 2367bcd9e9a2f9a547c85d7545d1217702a574b8084bbb7ae33b45a03a89983
```

Response

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

Name	Туре	Description
host_url	String	The host URL to send your customer.
nonce	String	The transaction nonce must be appended to the host_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
```

Extra Parameters for alipay and wechat

When load the url {host_url}/{nonce} in next step <u>#Payment Interface</u>, you will get different result depend on the environment and extra parameter. Please check out the response of <u>#Payment-Interface</u>

Payment Interface

To load the following url in PC browser, mobile browser or Alipay/Wechat's inner browser.

{host_url}/{nonce}

Example

https://pay.latipay.net/pay/7d5a88119354301ad3fc250404493bd27abf4467283a061d1ed118 60a46e1bf3

Response, based on Environment and Extra Parameters

Environment	Payment Method	Extra Parameters for #Transaction- Interface	Response	Customer makes payment
Alipay inner browser	alipay	is_staticpay="1"	Alipay app pay directly	■ Safari and 40 3:55 PM

Mobile browser	alipay	is_staticpay="1"	Mobile browser try to launch Alipay app	Open this page in "Alipay"? Cancel Open Open Alipay Download Alipay
PC browser/Mobile browser	alipay	present_qr="1" is_spotpay="1"	a Latipay webpage which presents QR code which waiting for Alipay app to scan	Action revision 1 \$ 0.001 ALD CHRISE PRICES ROOD SPECE Action Ac
Any	alipay	is_spotpay="1"	a json contains qr_code text	Merchant backend or frontend needs to generate QR Code and display it to customer
Non Wechat App	wechat	present_qr="1"	a Latipay webpage which presents QR code which waiting for Wechat app to scan	の機能支付 ACO MARKOT \$ 1,00 AUD TOTAL TOTAL TOTAL FACILIE TOTAL FACILIE TOTAL FACILIE
				Merchant backend or

Non-Wechat	wechat	a json contai	ns	frontend needs to
Арр		code_url	text	generate QR Code
				and display it to
				customer

Alipay QR Code text

```
{
   "qr_code": "https://qr.alipay.com/bax081077lt4kxtaupg00082"
}
```

Wechat QR Code text

```
{
   "code_url":"weixin://wxpay/bizpayurl?pr=12121312"
}
```

Payment Result Asynchronous Notification

There is an asynchronous and back-end payment result notification sent by Latipay to merchant 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. If you receive callback notification, please send "sent" to us. Callback notification can be sent many times until we receive "sent".

```
POST merchant's callback_url
```

Parameters

Name	Туре	Description
transaction_id	String	f66f-4f1b-9ef5-43cb917ff8a6 (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 wechat and alipay.
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 Parameters

```
{
  "transaction_id": "43cb917ff8a6",
  "merchant_reference": "dsi39ej430sks03",
  "amount": "120.00",
  "currency": "NZD",
  "payment_method": "alipay",
  "pay_time": "2017-07-07 10:53:50",
  "status": "paid",
  "signature": "14d5b06a2a5a2ec509a148277ed4cbeb3c43301b239f080a3467ff0aba4070e3",
}
```

SHA-256 HMAC Signature

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

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

Example Signature <u>Try your signature online</u>

```
message: dsi39ej430sks03alipaypaidNZD120.00
secret: 111222333
signature: 840151e0dc39496e22b410b83058b4ddd633b786936c505ae978fae029ale0f1
```

Expected text "sent" in Response's body

sent

Synchronous Redirection

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

Redirect merchant's return_url

Name	Туре	Description
merchant_reference	String	A field for identifying your transaction.
payment_method	String	The payment method used. Possible values are wechat, alipay.
status	String	The status of the transaction. Possible values are: pending, paid, or failed.
currency	String	The currency code of the transaction.
amount	String	A decimal amount.
signature	String	The SHA-256 HMAC API signature.

Example

https://www.merchant.com/latipay?merchant_reference=dsi39ej430sks03&payment_method =alipay&status=paid¤cy=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: api_key
```

Query Interface

All customers can send request to search their transaction order by merchant order id(that should be unique id for the merchant) as merchant_reference by HTTP GET request.

Parameters

Name	Туре	Description	
user_id	String	The user account you want to use to process the transaction.	
signature	String	The SHA-256 HMAC API signature.	

SHA-256 HMAC Signature

message: merchant_reference + user_id

secret: api_key

Response

Name	Туре	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 wechat and alipay.
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

```
"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 Try your signature online

```
message: dsi39ej430sks03alipaypaidNZD120.00 secret: 111222333 signature: 840151e0dc39496e22b410b83058b4ddd633b786936c505ae978fae029ale0f1
```