

# Latipay Hosted Online

## Summary

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The Online / E-Commerce API 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. This Hosted API provides merchants with a secure and versatile solution for online payments and enables payments by redirecting users to a Latipay Hosted Payment Page. A real-time confirmation notification of payment from Latipay will be sent to the merchants in the form of a callback notification. These notifications are handled effectively and sent to an allocated callback\_url in less than `30s` . Merchants also can track payment status through the Latipay Order Query API. More available from the Merchant and Transaction portals of Latipay.

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

- WeChat Pay
- Alipay
- 19 OnlineBanks

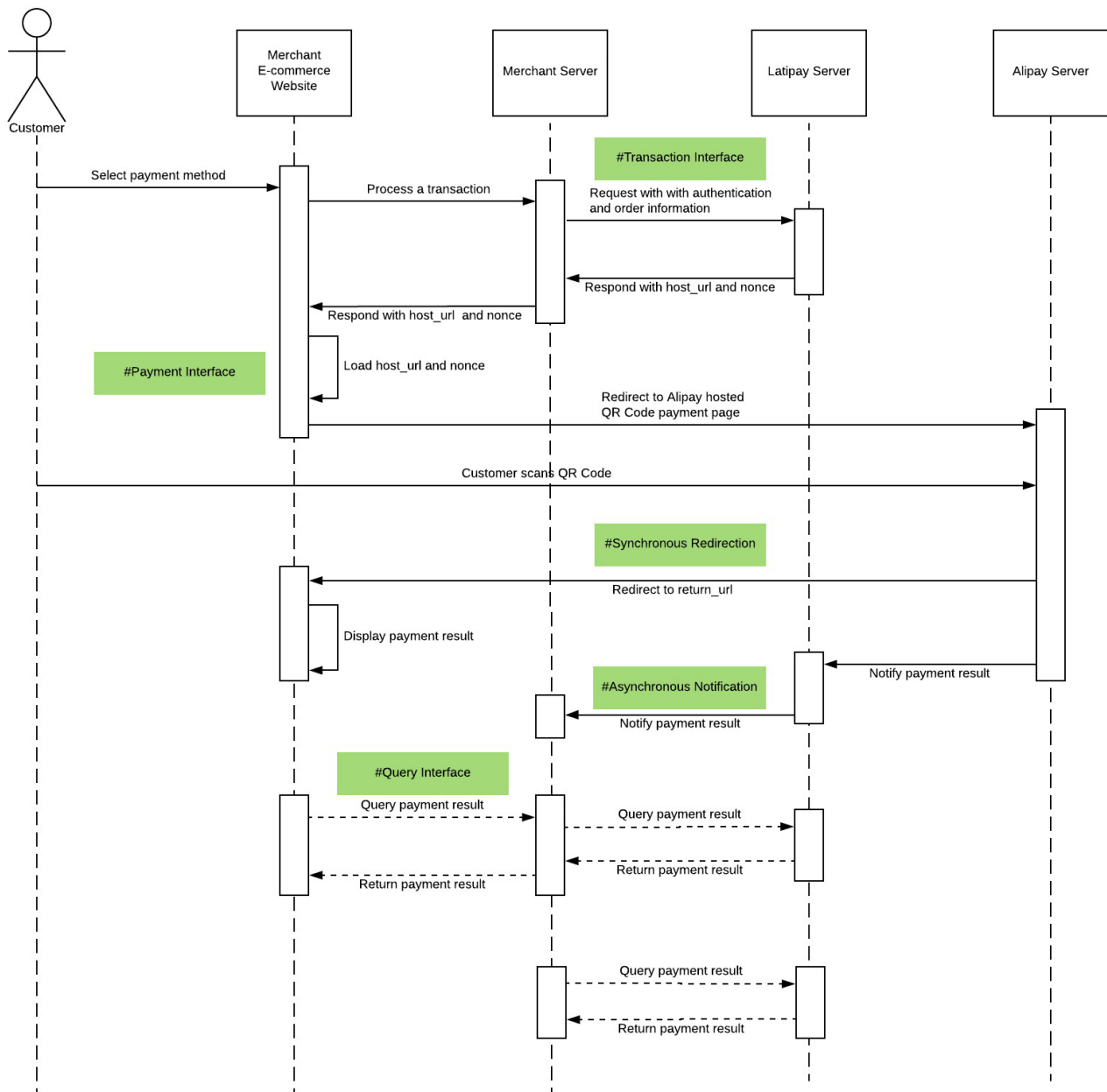
### \*\* Relevant Products \*\*

- E-commerce Website (Latipay hosted)

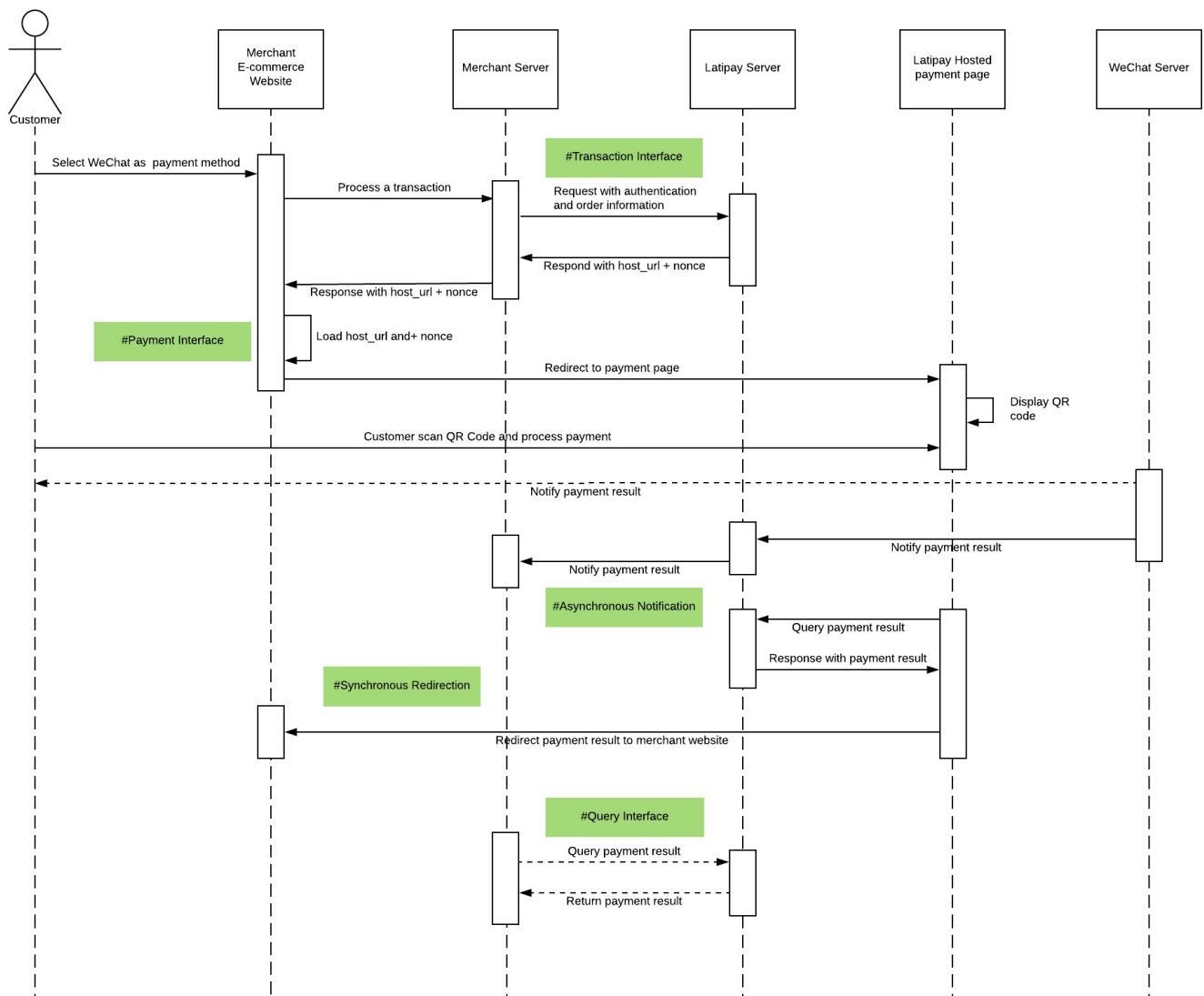
## How it works?

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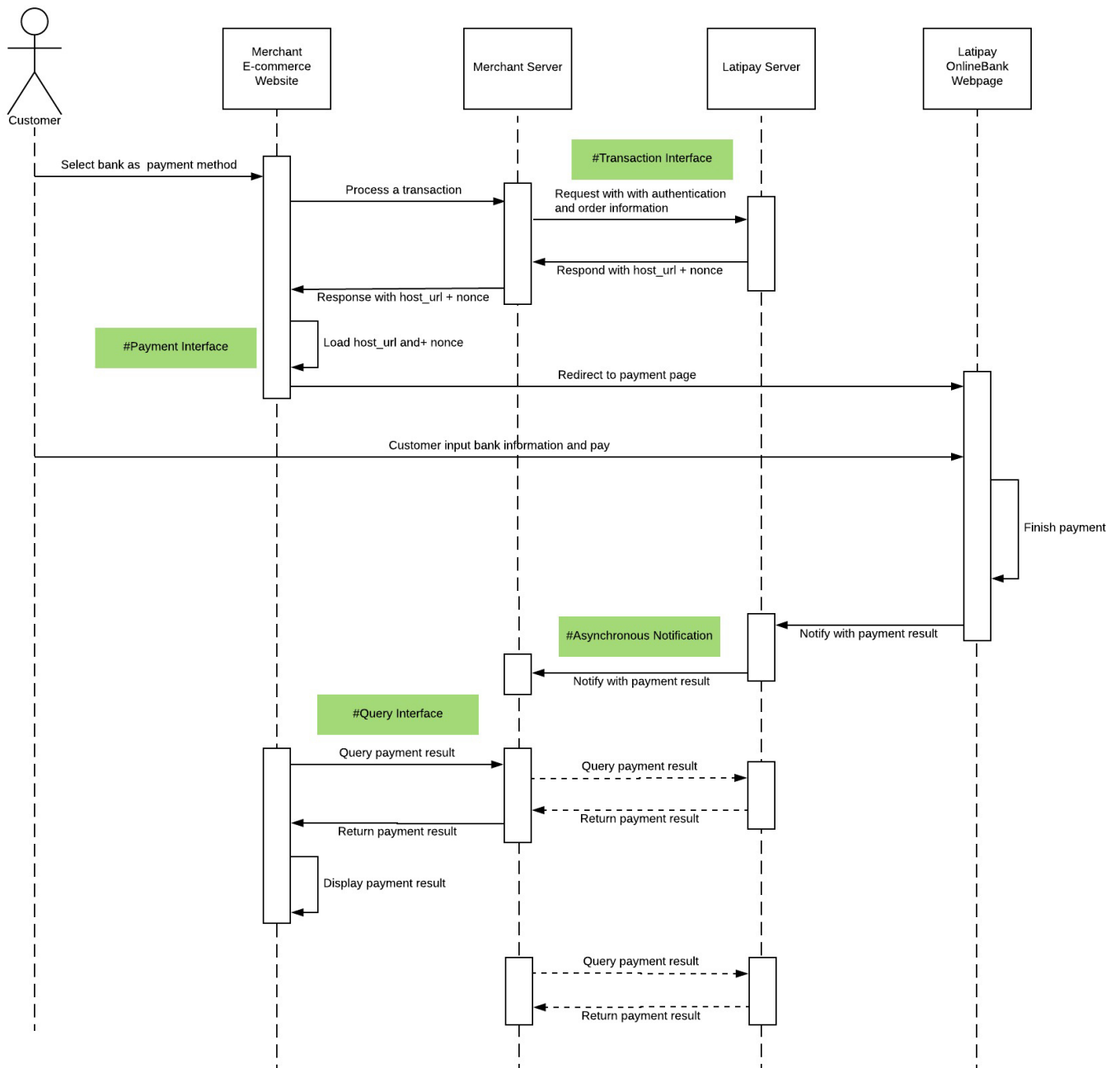
Alipay



Wechat



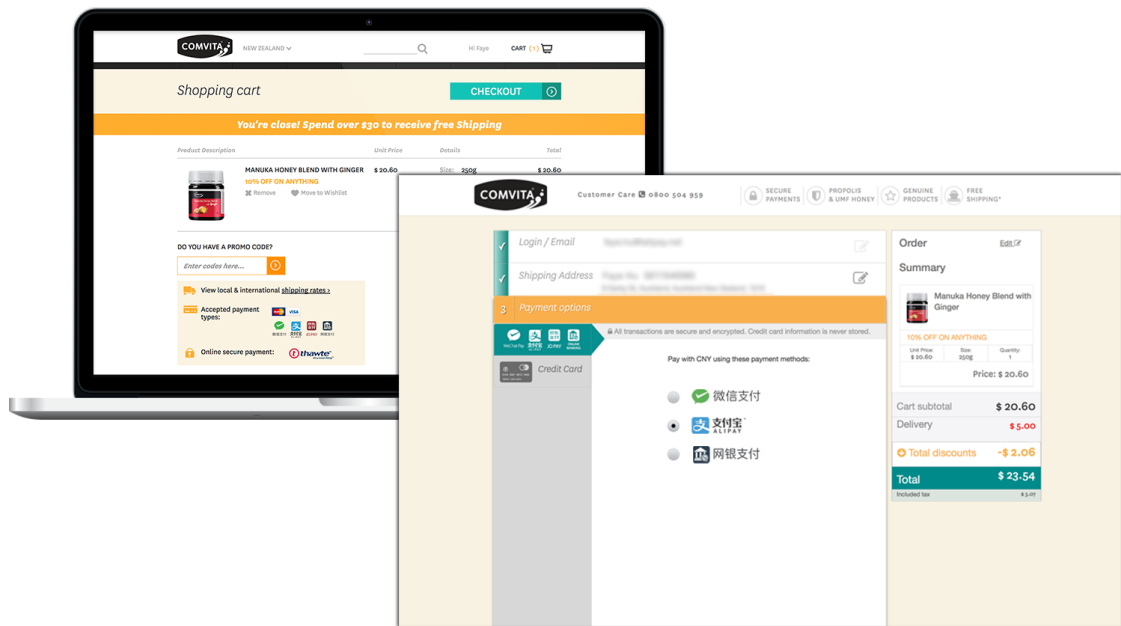
OnlineBank



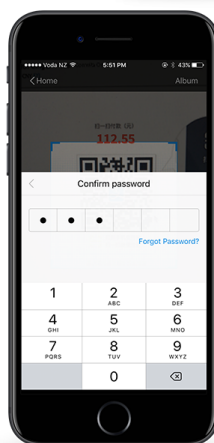
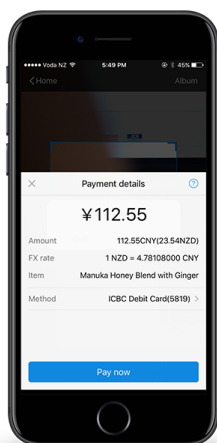
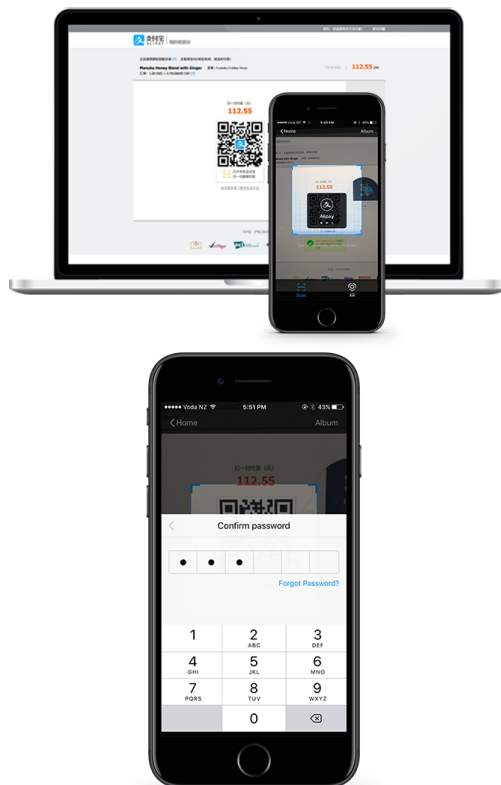
## Payment Scenarios

- The payment scenarios are basing on the customer using Latipay payment services by **PC browser** .

Merchant website checkout page

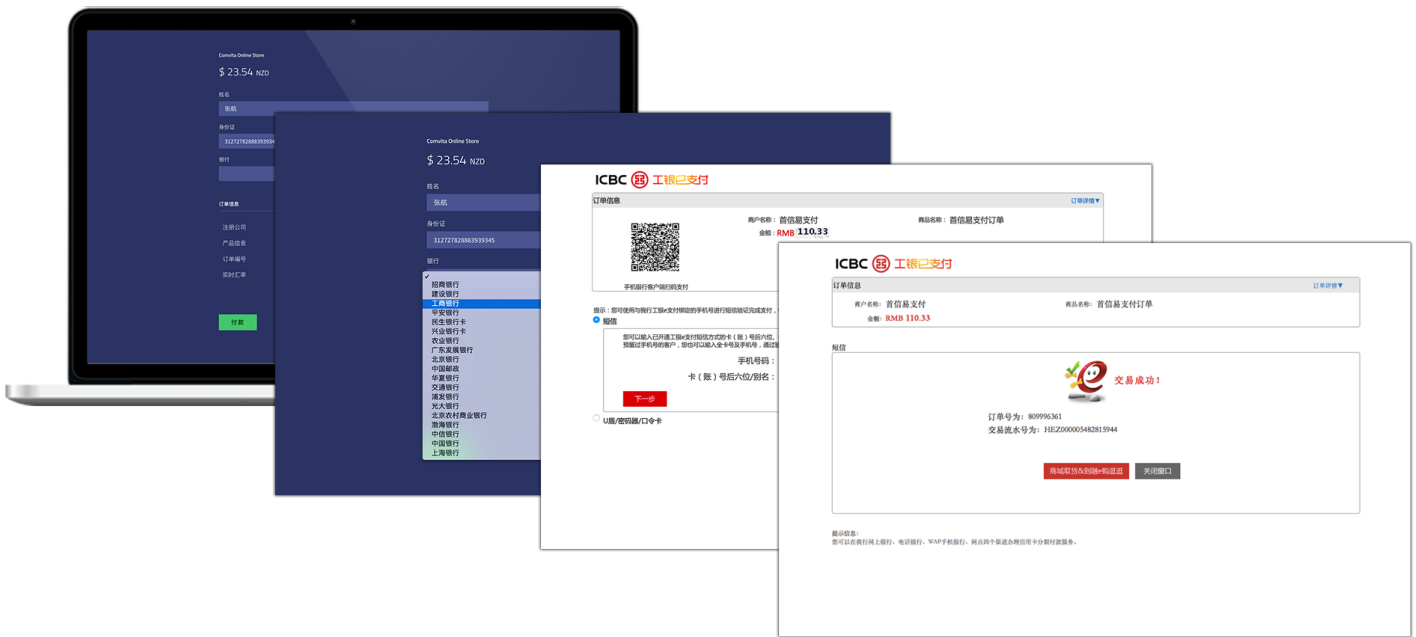


## Alipay



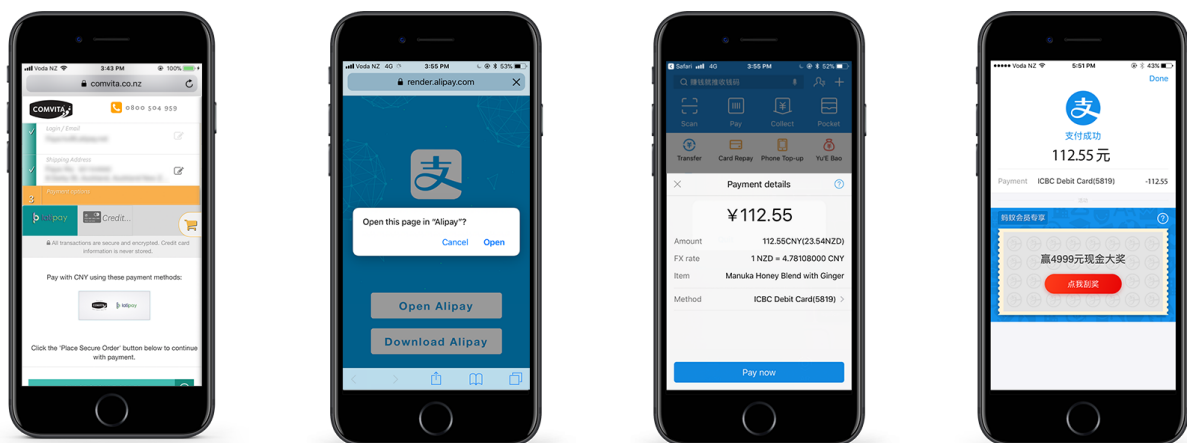
## WeChat Pay

## Online Bank



- The payment scenario is basing on the customer using Latipay payment services by **Mobile browser**.

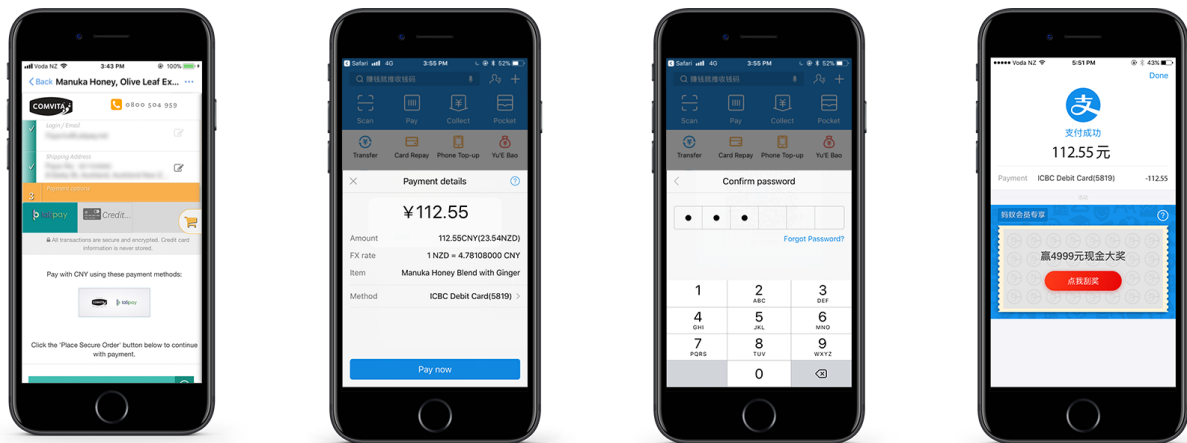
Alipay



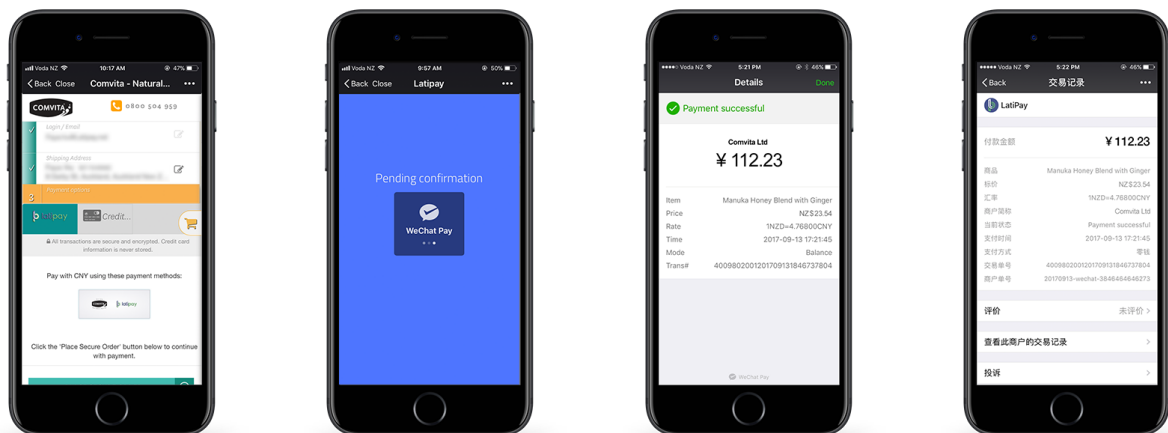
- The payment scenario is basing on the customer using Latipay payment services by

## Embedded browser in App .

### Alipay



### WeChat Pay



## API Details

# STEP 1 - Latipay Transaction Interface

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

• **Attributes**

Name	Type	Description	Nullable
user_id	String	The Latipay user account which is using for processing the transactions.	NO
wallet_id	String	The wallet ID that using for online transactions.	NO
payment_method	String	The payment methods can be <code>wechat</code> , <code>alipay</code> or <code>onlineBank</code> .	NO
amount	String	A decimal amount.	NO
return_url	String	The URL of the landing page where the customer will be directed to after payment.	NO
callback_url	String	The URL that the transaction notification will send through.	NO
merchant_reference	String	A field for identifying your transaction.	NO
signature	String	The <code>SHA-256 HMAC</code> API signature.	NO
ip	String	The customer's IP address	NO
version	String	The latest version of the Latipay platform which is <code>'2.0'</code>	Yes
product_name	String	The name of the product or service being sold.	Yes

**Extract Attributes (Only WeChat):**

Name	Type	Description	Nullable
present_qr	String	Must be <code>"1"</code> , to show a Latipay hosted page which presenting QR code waiting for scanning.	NO

Example



```
{
  "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_key: api_key
```

Example [Try your signature online](#)

```
message: U000000001W000000010.01alipayhttp://merchant.com/returnhttp://merchant.com/callback
secret_key: 111222333
signature: 2367bcd9e9a2f9a547c85d7545d1217702a574b8084bbb7ae33b45a03a89983
```

- **Response**

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

Name	Type	Description
host_url	String	A URL will direct customer to finish the payment.
nonce	String	The transaction nonce must be appended to the <code>host_url</code> .
signature	String	The SHA-256 HMAC API signature.

### Signature in Response

We are highly recommending you to verify the **\*\*signature\*\*** in merchant's webserver to ensure the security.

```
message: nonce + host_url
secret_key: api_key
```

## STEP 2 - Latipay Payment Interface

Loading the URI in PC browser, mobile browser or Alipay/ WeChat's embedded browser. `{host_url}/{nonce}`

Example

```
https://pay.latipay.net/pay/7d5a88119354301ad3fc250404493bd27abf4467283a061d1ed11860a46e1bf3
```

## STEP 3 - Asynchronous Notification

Asynchronous Notification is a re-try mechanism to ensure the notification has been updated to the merchant's web server. There is no times limitation until it returns an indicating `"sent"` text to Latipay. The time interval of this notification is about 30 seconds.

```
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 merchant's transaction.
currency	String	The currency code of the transaction.
amount	String	A decimal amount.
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> .
pay_time	String	The payment time of the transaction processed. Latipay uses <code>UTC</code> as default timezone. <code>UTC/GMT+08:00</code>
signature	String	The <code>SHA-256 HMAC</code> API signature.

Example

```
{
  "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": "840151e0dc39496e22b410b83058b4ddd633b786936c505ae978fae029a1e0f1",
}
```

#### SHA-256 HMAC Signature

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

Example [Try your signature online](#)

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

#### Successful response

```
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= 14d5b06a2a5a2ec509a148277ed4cbeb3c43301b
239f080a3467ff0aba4070e3
```

## 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
```