

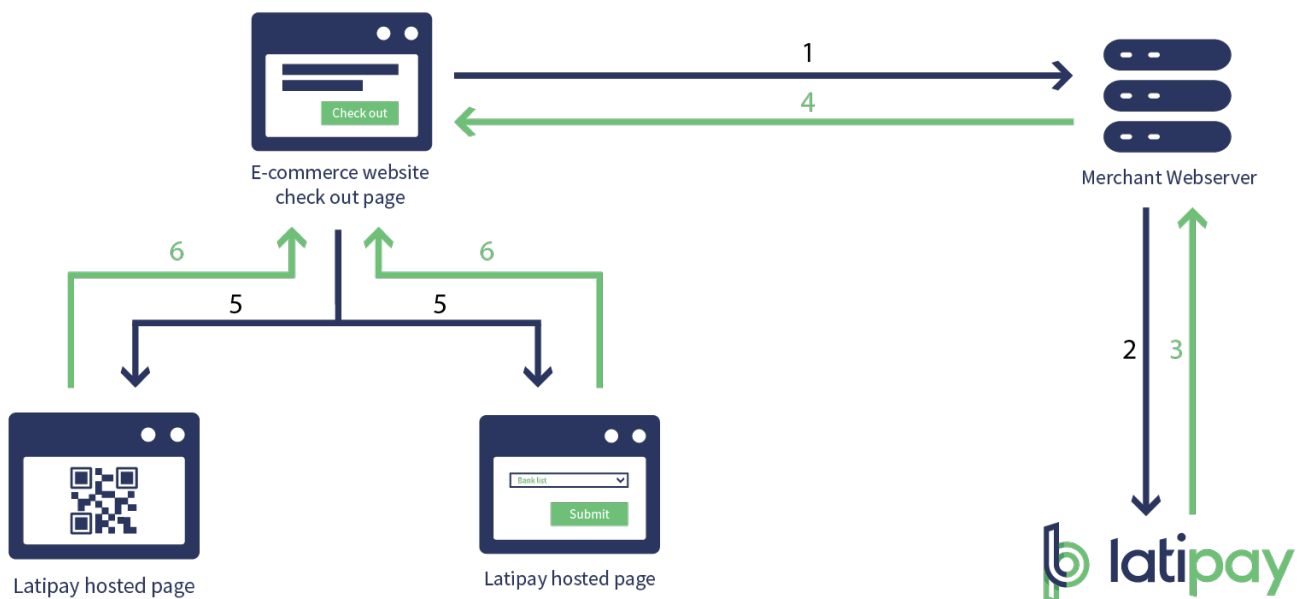
# Latipay Hosted - In-Store

Welcome! It looks like you're ready to connect with Latipay. This reference documentation explains how it can be done using Latipay's API. Once setup, you'll be tapping into millions of Chinese consumers who prefer local payment methods. We're constantly updating our payment methods but would love to hear your suggestions on how we could improve our platform.

## 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 online payments. Redirecting users to a Latipay Hosted Payment Page to complete the payment. A real-time confirmation notification of payment from Latipay will be displayed on the merchant's website. At the same time, a callback 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?

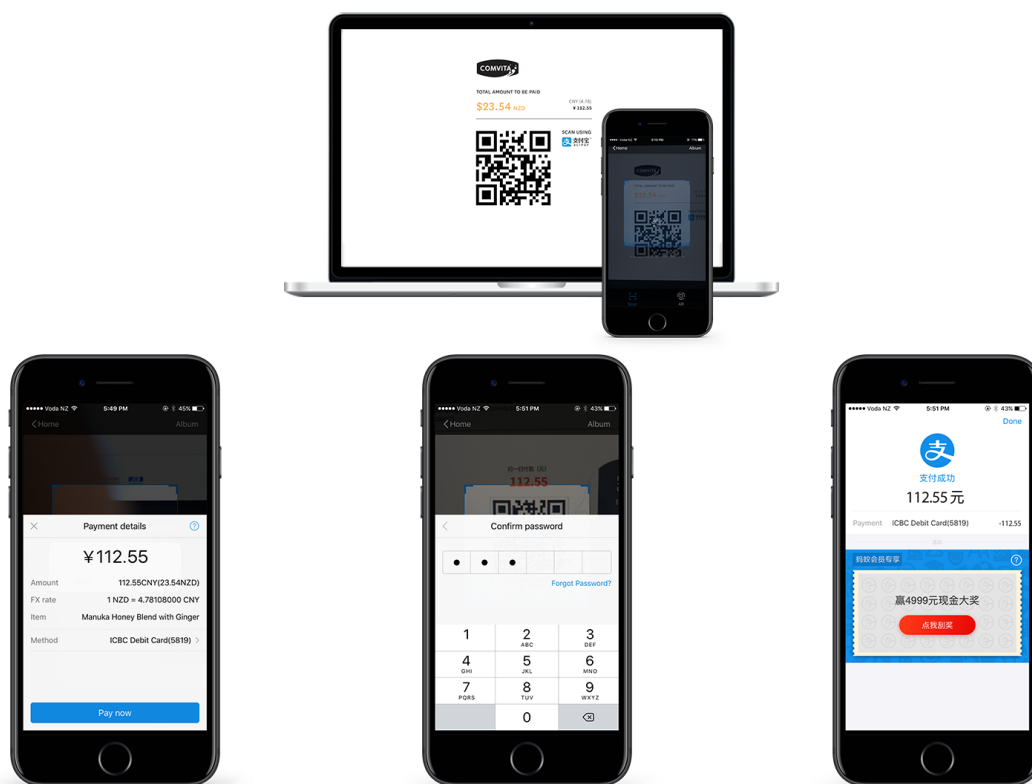


1. To process a transaction, customers select Latipay as payment method, then the merchant's ecommerce server sends a request to Latipay partnership merchant.
2. Latipay partnership merchant sends a request to /transaction with the authentication details.
3. Latipay responds with a nonce and host\_url
4. Latipay partnership merchant responds with a unique URI (host\_url/nonce) for an SSL secure payments page.
5. The merchant shopping cart uses the returned URI to redirect the customer to the secure Latipay hosted payments page.
6. The customer will be prompted to a page which requires him/she to either enter their Chinese bank card details or scan the QR code and complete the transaction. The result is displayed and the user is automatically redirected back to the merchant's website.

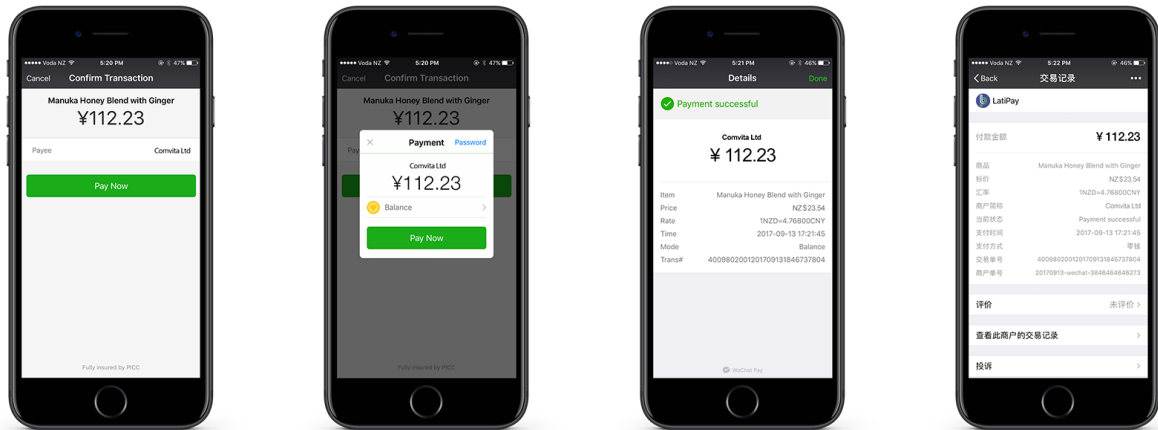
## Payment Scenarios

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### Alipay



### WeChat Pay



## API List

### Transaction Interface

Create a latipay transaction(or order) is the first step for using alipay or wechatpay. Comparing with [Online](#) service, In-Store service has some extra parameters.

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

### Parameters

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
payment_method	String	Payment method options are wechat, 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.	No
product_name	String	The name of the product or service being sold.	No

## Example Parameters

```
{
  "user_id": "U000334333",
  "wallet_id": "W000000001",
  "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

```
message: U0000000001W000000010.01alipayhttp://merchant.com/returnhttp://merchant.com/callback
secret: 111222333
signature: 2367bcd9e9a2f9a547c85d7545d1217702a574b8084bbb7ae33b45a03a89983
```

## Response

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

Name	Type	Description
host_url	String	The host URL to send your customer.
nonce	String	The transaction nonce must be appended to the <i>host_url</i> when redirecting the customer.
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

Please check out the response of [#Payment-Interface](#)

When load the url `{host_url}/{nonce}` in next step [#Payment Interface](#), you will get different result depend on the environment and extra parameter.

## Payment Interface

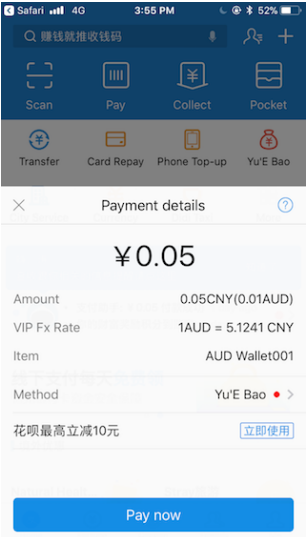
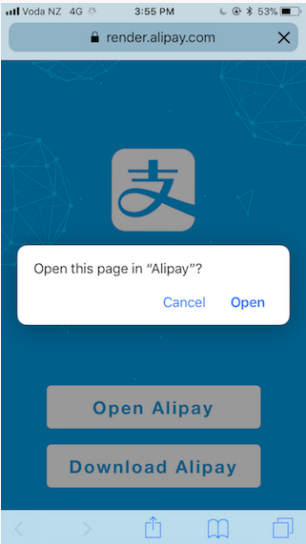
Load bellowing url in browser or send GET request



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

Example

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

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	
Mobile browser	alipay	is_staticpay="1"	Mobile browser try to launch Alipay app	
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	
Any	alipay	is_spotpay="1"	a json contains <code>qr_code</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	
Non-Wechat App	wechat		a json contains <code>code_url</code> text	Merchant backend or frontend needs to generate QR Code and display it to customer

Alipay QR Code text

```
{"qr_code": "https://qr.alipay.com/bax0810771t4kxtaupg00082"}
```

Wechat QR Code text

```
{"code_url": "weixin://wmpay/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	Type	Description
signature	String	The SHA-256 HMAC API signature.
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, alipay, onlineBank.
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.

## 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
```



## 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	Type	Description
merchant_reference	String	A field for identifying your transaction.
payment_method	String	The payment method used. Possible values are wechat, alipay, onlineBank.
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&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: 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.

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

## Parameters

Name	Type	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	Type	Description
signature	String	The SHA-256 HMAC API signature.
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, alipay, jdpay, baidu-pay or onlineBank.
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.

## Example

```
{
  "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"
}
```

## 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
```