Online / E-Commerce API

[Check the html version online](#)

Summary

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.
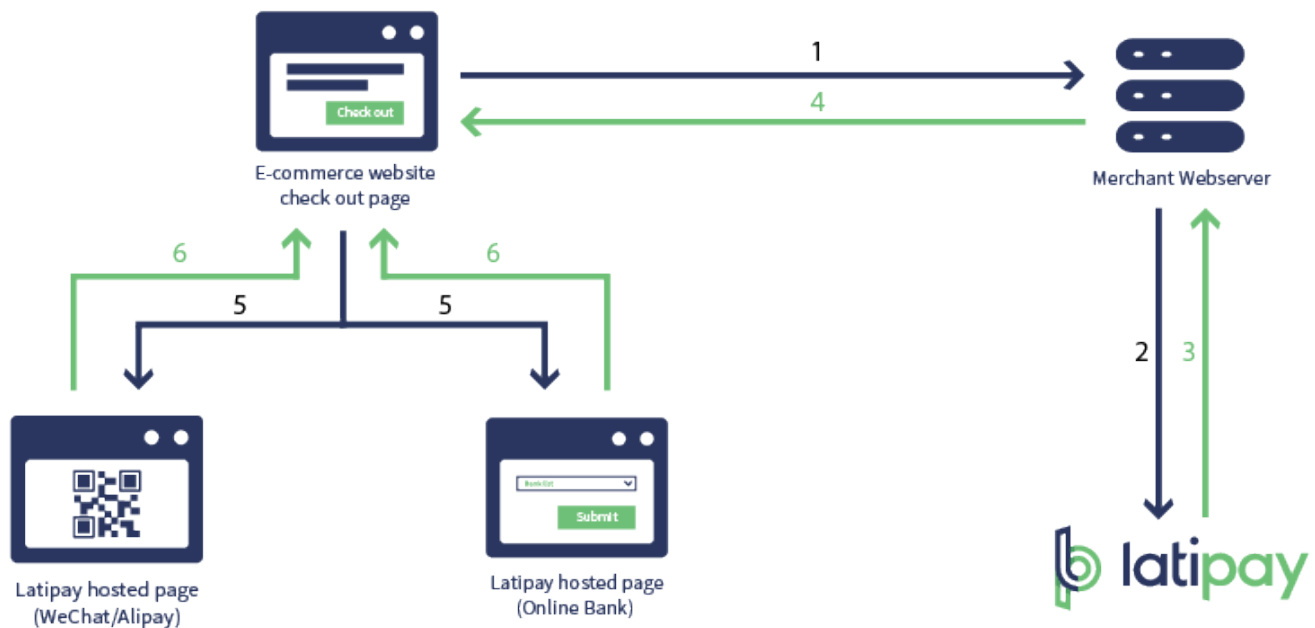
Available Payment Methods

- WeChat Pay
- Alipay
- 19 OnlineBanks

Relevant Products

- E-commerce Website (Latipay hosted)

How it works?

E-commerce website check out page

Merchant Webserver

Latipay hosted page (WeChat/Alipay)

Latipay hosted page (Online Bank)

latipay

1. To process a transaction, customers select `Alipay` , `WeChat` or `preferred Chinese Bank` as a payment method in merchant's website checkout page.

2. **Merchant** will initiate the request to #Transaction-Interface to **Latipay** authenticating user and the transaction details (e.g User_id,Amount etc).

3. **Latipay** will respond to the merchant with the `Host_URL` & `Nonce` (equivalent of an ID).

4. Customer will be popped up with the selected payment page (Alipay/Wechat/Online Bank)#Payment-Interface. In the background, Merchant server enables this functionality by sending a unique URI.

5. The customer will prompt to the payment page which is basing on the payment method they selected.

6. Customer processes the payment and upon completion, they will be automatically redirect back to the **merchant**'s website.
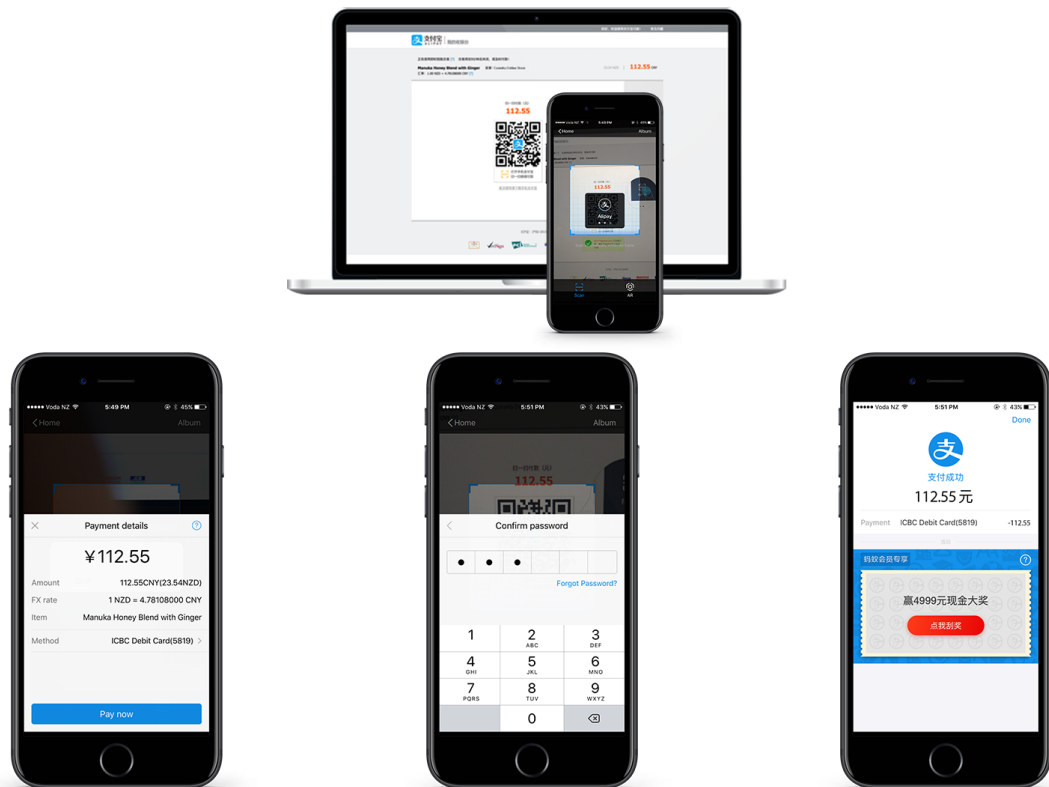
Payment Scenarios

- **The payment scenarios are basing on the customer using Latipay payment services by `PC browser` .**
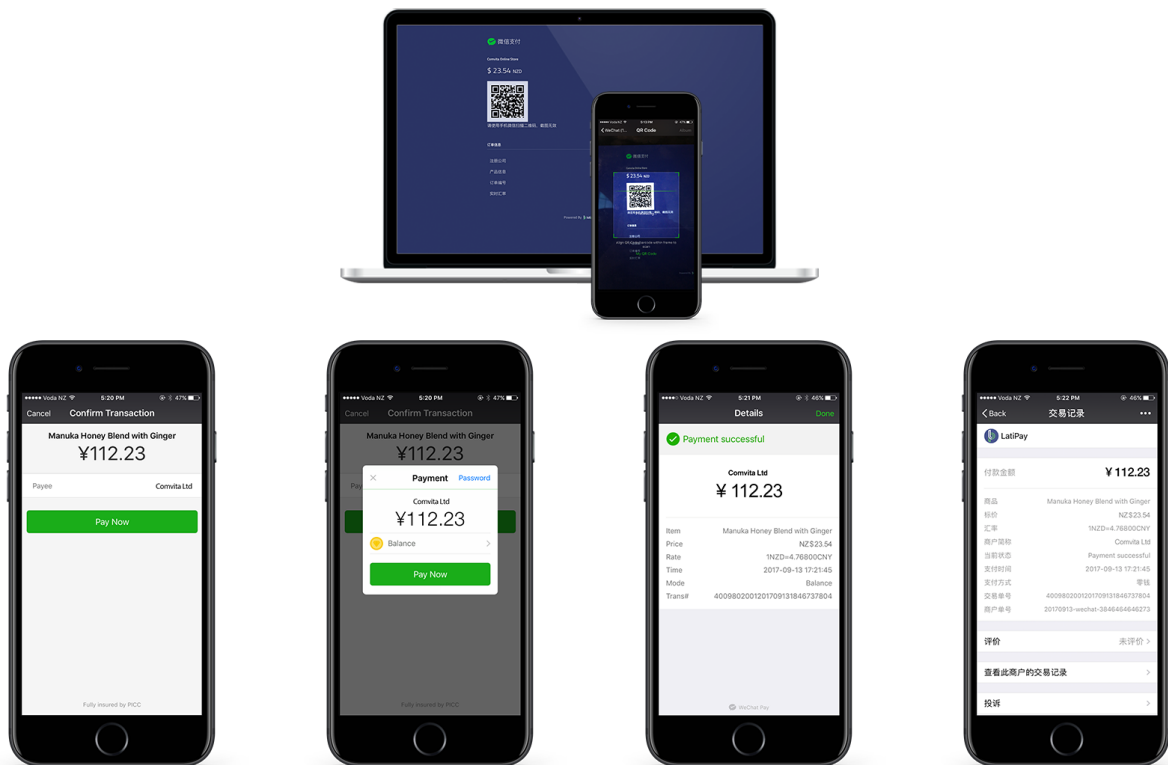
Merchant website checkout page
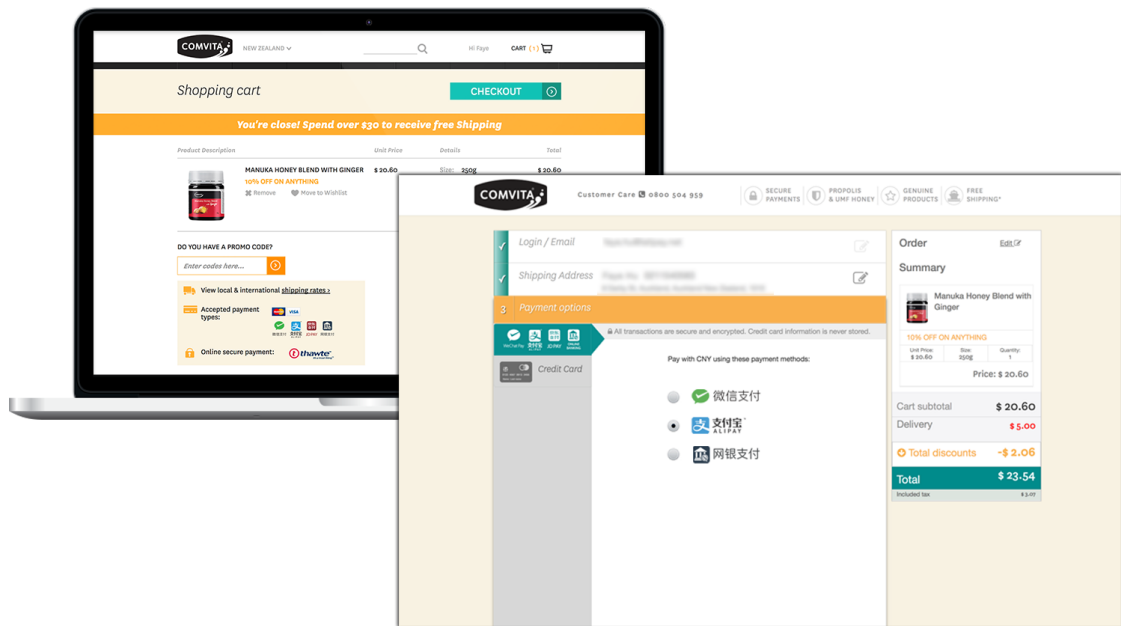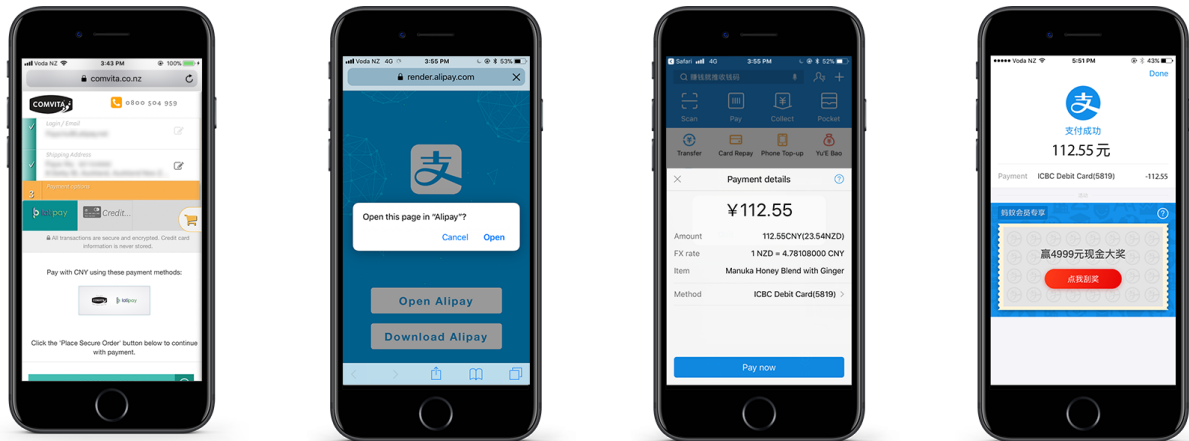
Alipay

WeChat Pay

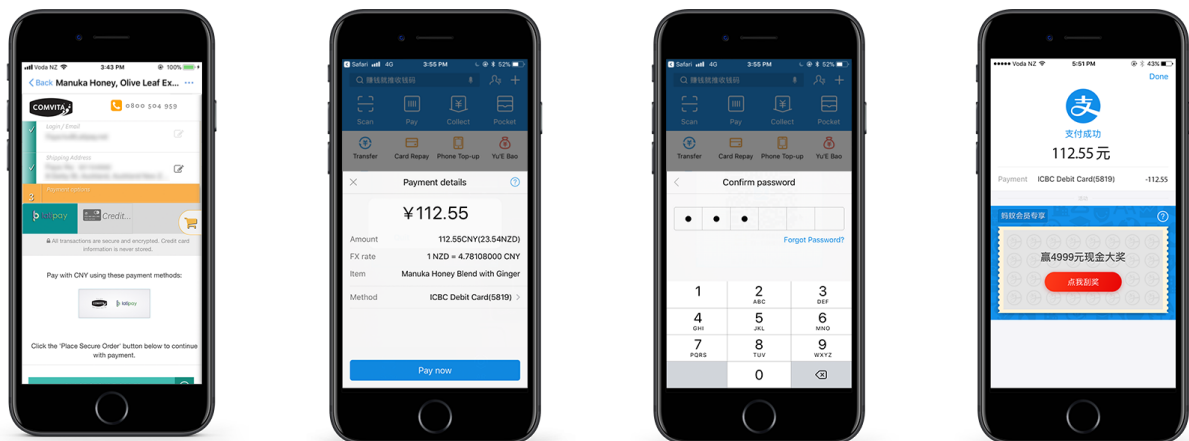Online Bank

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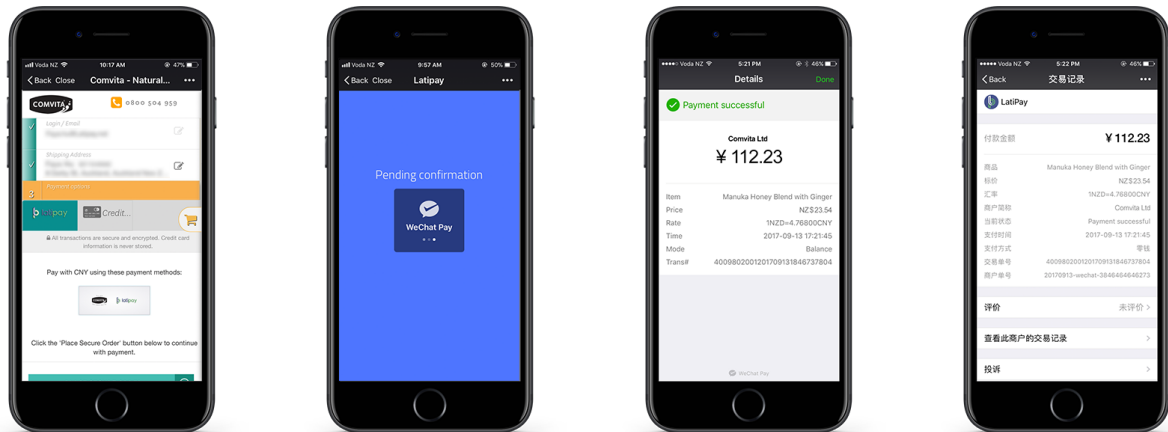
Alipay

- **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 `wechat`, `alipay` or `onlineBank`.	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.	Yes
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 `SHA-256 HMAC` API signature.	No
ip	String	The customer's IP address	No
version	String	The latest version of the Latipay platform which is `'2.0'`	Yes
product_name	String	The name of the product or service being sold.	Yes

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/callba
ck
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 `host_url`.
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/7d5a88119354301ad3fc250404493bd27abf4467283a061d1ed11860a46e1b
f3
```

- **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 `wechat` , `alipay` or `onlineBank` .
status	String	The status of the transaction can be `pending` , `paid` , or `failed` .
pay_time	String	The payment time of the transaction processed. Latipay uses `UTC` as default timezone. `UTC/GMT+08:00`
signature	String	The `SHA-256 HMAC` 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
```

- **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 `wechat` , `alipay` or `onlineBank` .
status	String	The status of the transaction can be `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= 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
```