E-commerce API

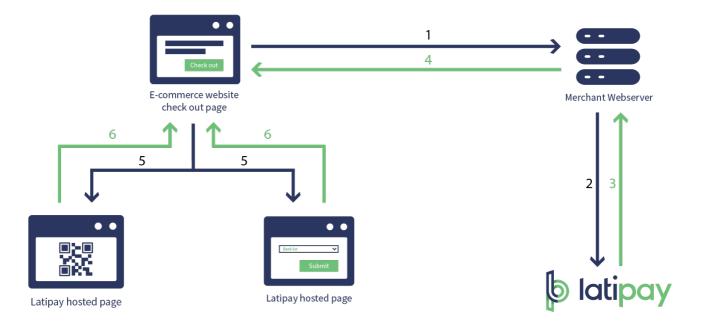
To check HTML version online

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.

This document is suitable for the following 'online' situation to make the payment.

- The customer loads Alipay excashier page on PC browser, customer can either scan QR code or login alipay.
- The customer loads Merchant's E-commerce website on mobile browser and pays through Alipay app.
- The customer loads Merchant's E-commerce website inside of Alipay app's browser and pays through Alipay app.
- The customer loads Merchant's E-commerce website inside of Wechat app's browser and pays through Wechat app.
- The customer loads latipay hosted page to pays through Chinese online bank.

How it works?



- 1. To process a transaction, customers select Alipay, Wechat or OnlineBank as 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 either enter their Chinese bank card details or scan the QR code and complete the transaction or pay directly if in Alipay or Wechat app.
- 6. The result of payment is displayed and the user is automatically redirected back to the **merchant**'s website.

Payment Scenarios

Alipay









WeChat Pay



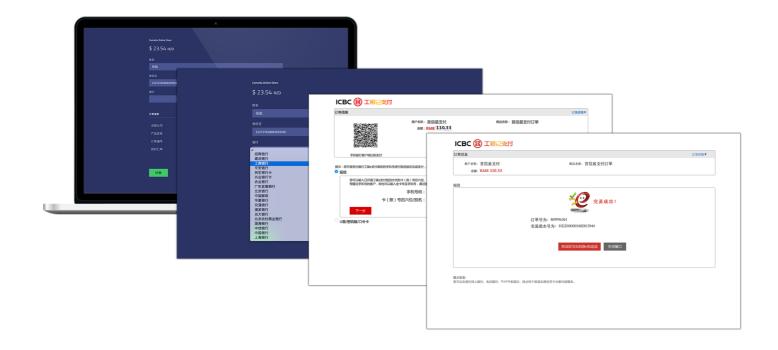




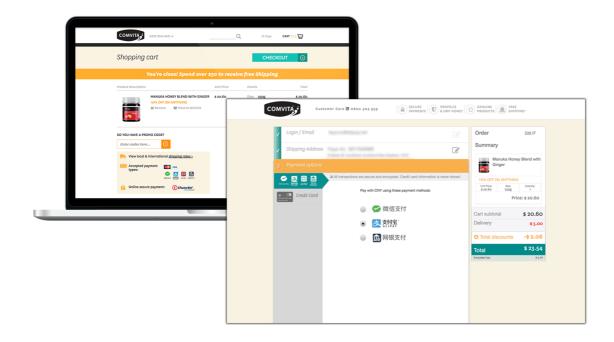




Online Bank



Website check-out page



API List

Preparation

Before using the following 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 is the first step for using alipay, wechat pay or online bank.

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

Parameters

Name	Туре	Description	Nullable
user_id	String	The latipay user account you want to use to process the transaction.	No
wallet_id	String	The ID of the wallet you want to collect the money.	No
payment_method	String	Payment method options are wechat, alipay, or onlineBank.	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
merchant_reference	String	A field for identifying your transaction.	No
signature	String	The SHA-256 HMAC API signature.	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	a url which leads customer to make 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

For security reasons, we highly recommend you verify the **signature** in merchant's web server.

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

Payment Interface

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

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

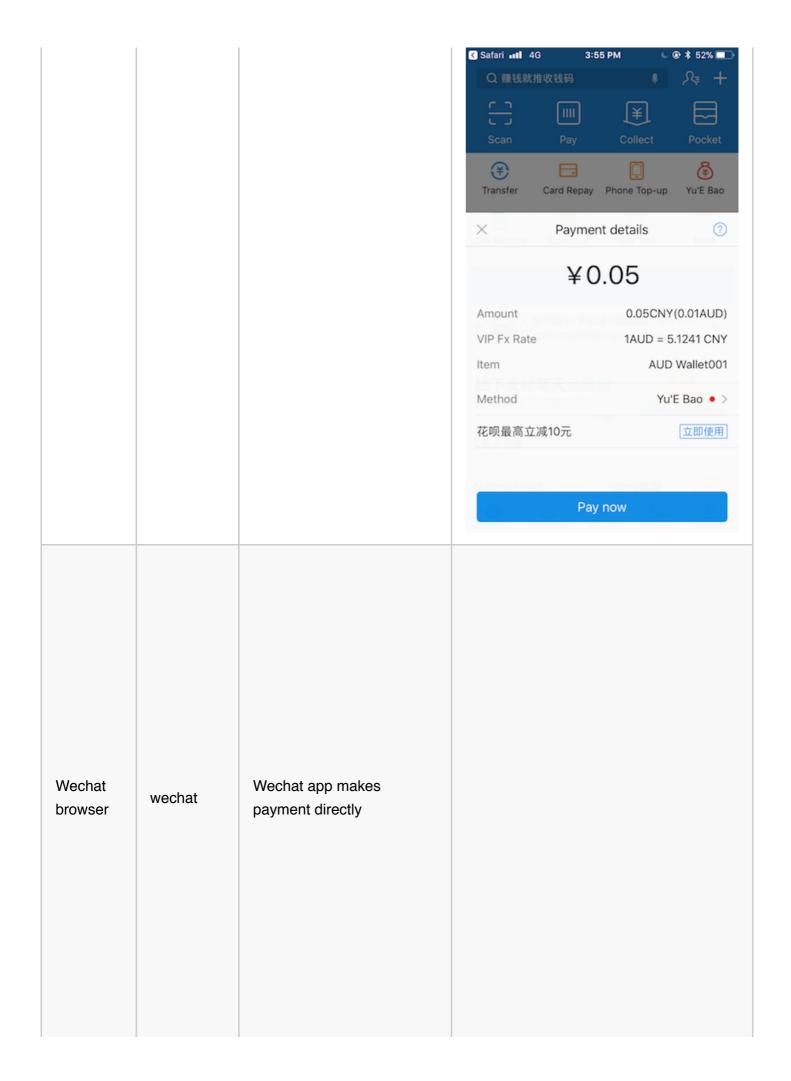
Example

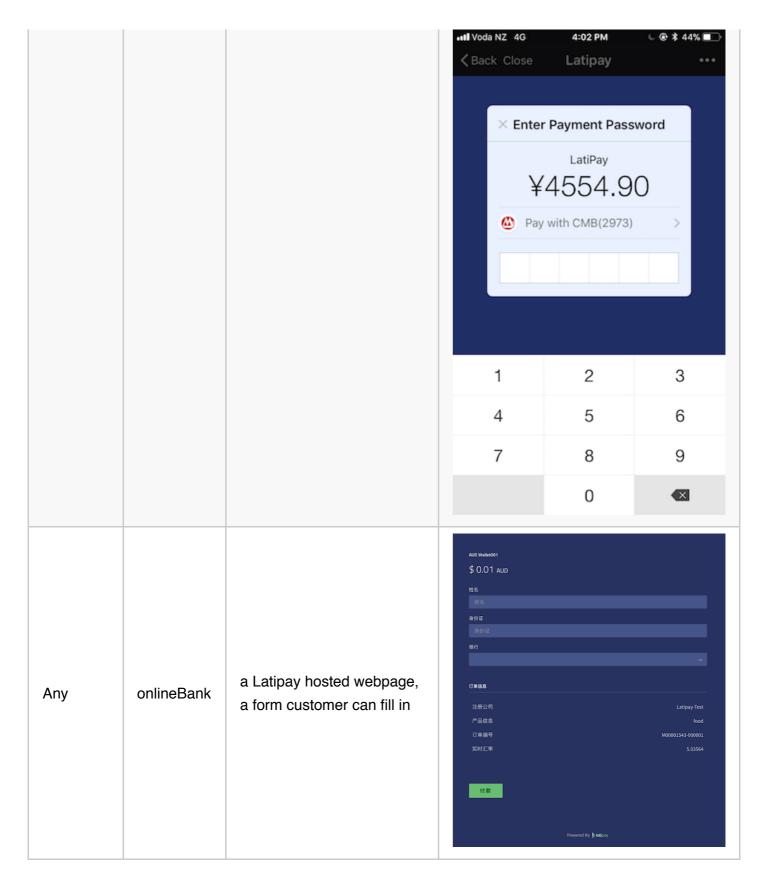
https://pay.latipay.net/pay/7d5a88119354301ad3fc250404493bd27abf4467283a061d1ed118 60a46e1bf3

Response

Platform	Payment Method	Response	Customer makes payment
PC browser	alipay	Alipay QR payment page	EXPLANATION OF THE PROPERTY AND ADDRESS OF THE PROPERTY ADDRESS OF THE PROPERT

Mobile browser	alipay	try to launch Alipay app to pay	Open this page in "Alipay"? Cancel Open Open Alipay Download Alipay
Alipay inner browser	alipay	Alipay app makes payment directly	





Payment Result Asynchronous Notification

There is an asynchronous and back-end payment result notification sent from Latipay to merchant's web server 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. This is notification can be sent many times until we

receive "sent" text. The time interval of this notification is about 30 seconds.

```
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, alipay, onlineBank.
status	String	The status of the transaction. Possible values are: pending, paid, or failed.
pay_time	String	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": "840151e0dc39496e22b410b83058b4ddd633b786936c505ae978fae029ale0f1",
}
```

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: 840151e0dc39496e22b410b83058b4ddd633b786936c505ae978fae029a1e0f1

Expected text "sent" in Response's body

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	Туре	Description
merchant_reference	String	A field for identifying your transaction.
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.
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= 14d5b06a2a5a2ec509a14827 7ed4cbeb3c43301b239f080a3467ff0aba4070e3

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	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, alipay, or onlineBank.
status	String	The status of the transaction. Possible values are: pending, paid, or failed.
pay_time	String	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": "840151e0dc39496e22b410b83058b4ddd633b786936c505ae978fae029ale0f1",
}
```

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 <u>Try your signature online</u>

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