

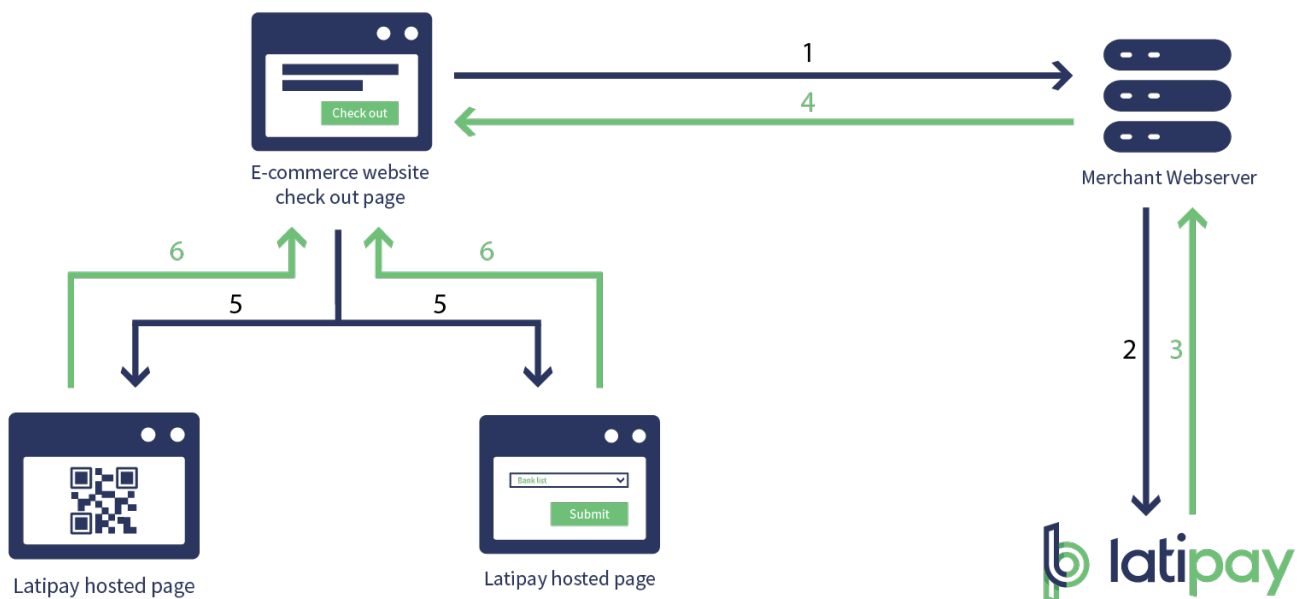
Latipay Hosted - Online

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.

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.

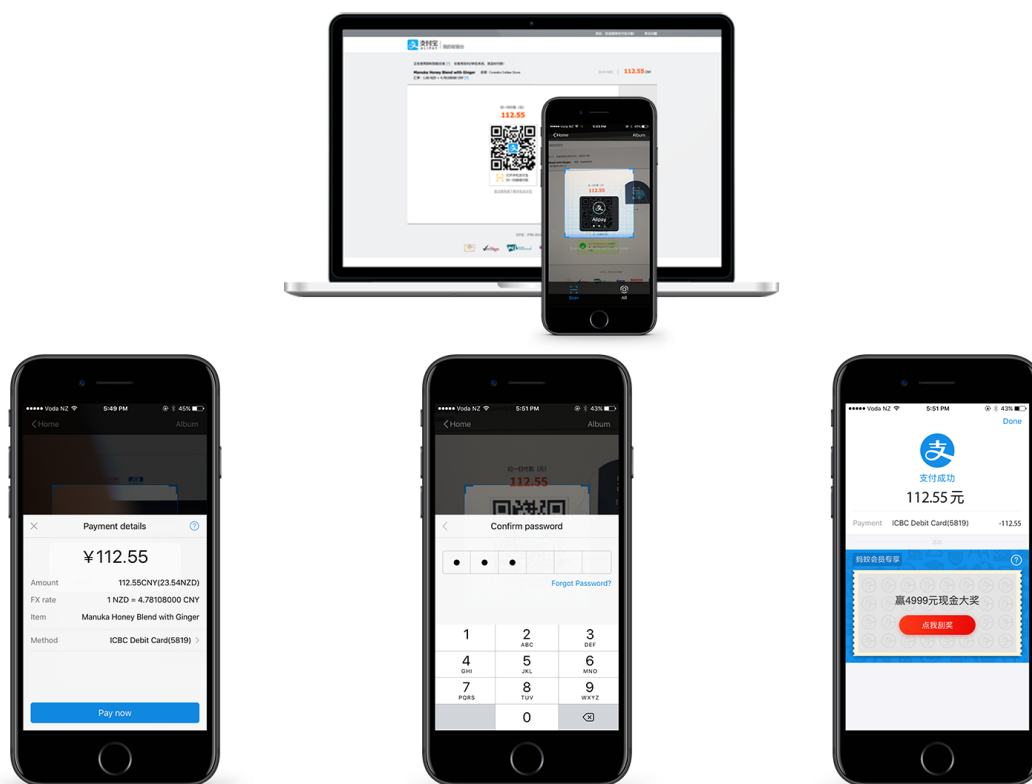
How it works?



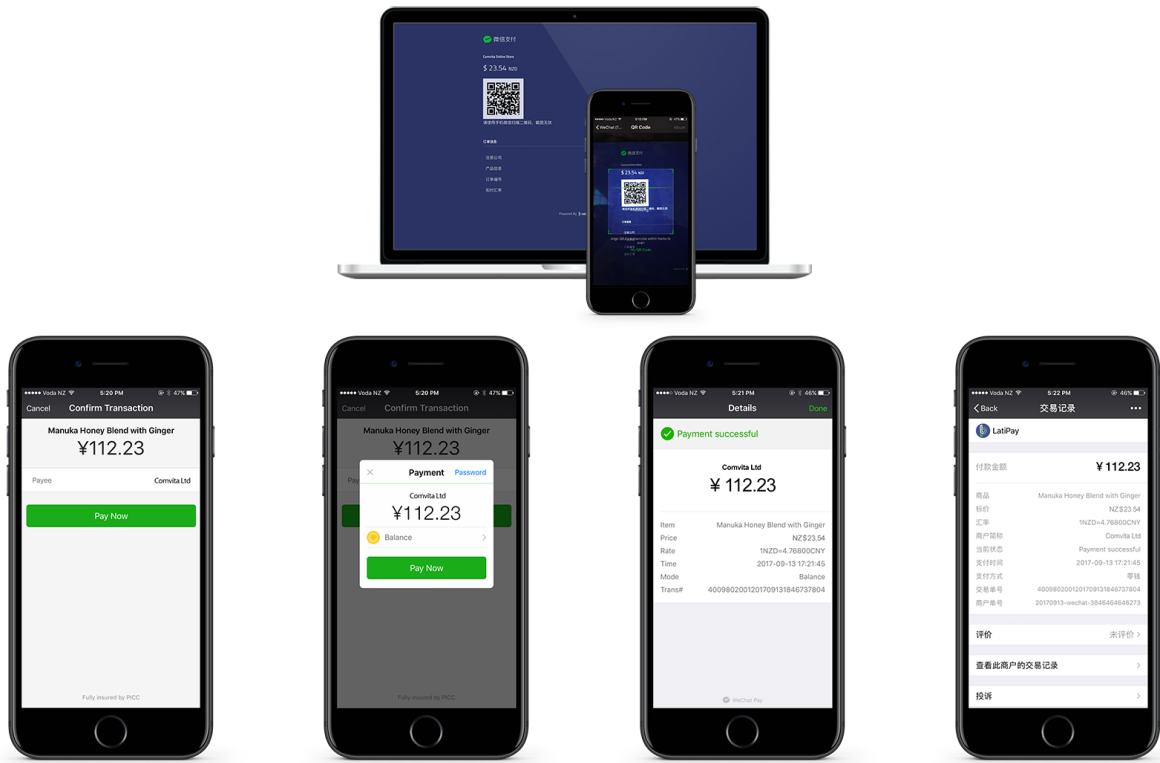
1. To process a transaction, customers select Latipay as payment method, then the merchant's ecommerce server sends a request to Latipay partnership merchant.
2. Latipay partnership merchant sends a request to /transaction with the authentication details.
3. Latipay responds with a nonce and host_url
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

Alipay



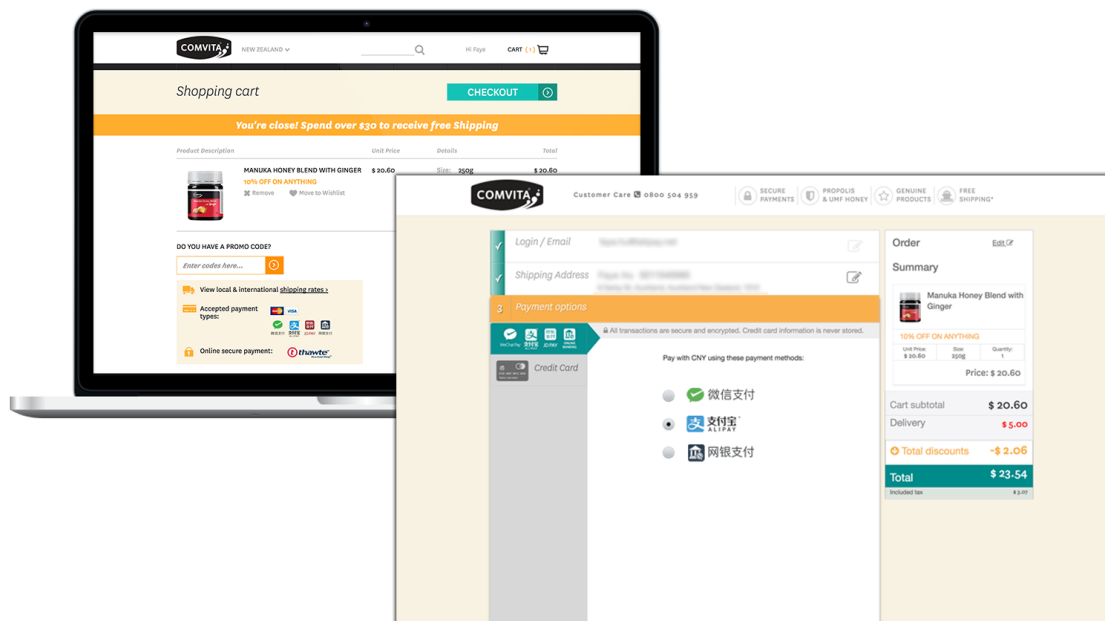
WeChat Pay



Online Bank



Website check-out page



API List

Transaction Interface

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

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, 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
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: U000000001W000000010.01alipayhttp://merchant.com/returnhttp://merchant.co
m/callback
secret: 111222333
signature: 2367bcd9e9a2f9a547c85d7545d1217702a574b8084bbb7ae33b45a03a89983
```

Response

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

Name	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
```


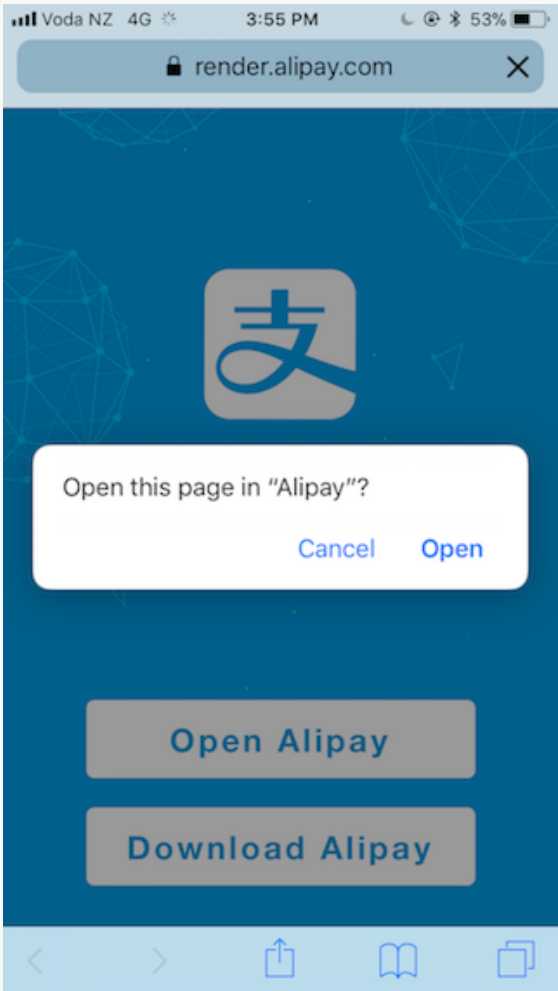
Payment Interface

Load bellowing url in browser or send GET request `{host_url}/{nonce}`

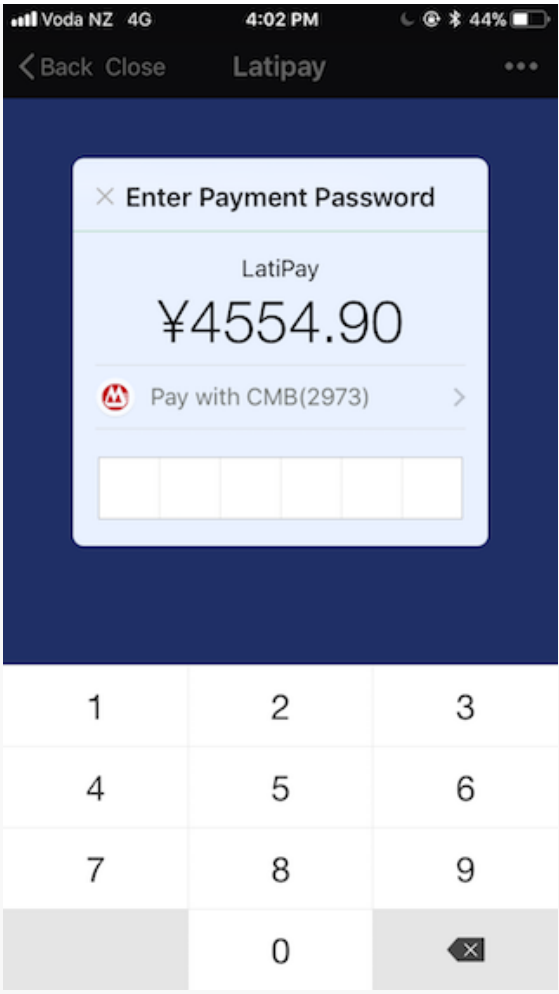
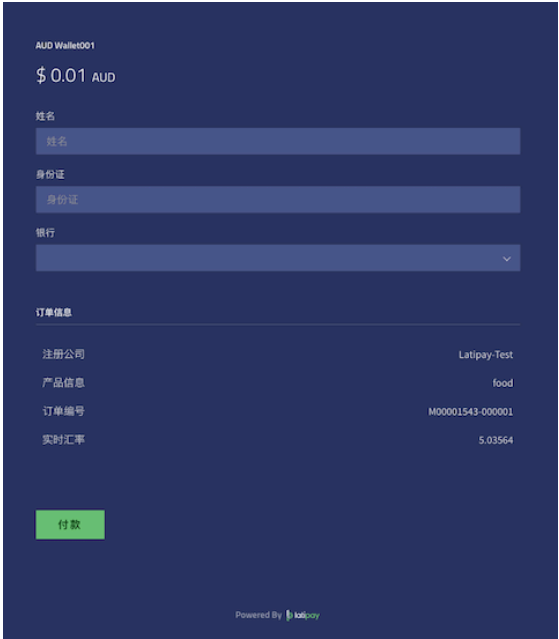
Example

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

Response

Platform	Payment Method	Response	Customer makes payment
PC browser	alipay	Alipay QR payment page	
Mobile browser	alipay	try to launch Alipay app to pay	

Alipay inner browser	alipay	Alipay app makes payment directly	<div><div><div><div>Safari4G3:55 PM52%</div><div>赚钱就推收钱码</div><div><div>Scan</div><div>Pay</div><div>Collect</div><div>Pocket</div></div><div><div>Transfer</div><div>Card Repay</div><div>Phone Top-up</div><div>Yu'E Bao</div></div></div></div><div><div>Payment details</div><div>¥0.05</div><div><div>Amount</div><div>0.05CNY(0.01AUD)</div></div><div><div>VIP Fx Rate</div><div>1AUD = 5.1241 CNY</div></div><div><div>Item</div><div>AUD Wallet001</div></div><div><div>Method</div><div>Yu'E Bao</div></div><div><div>花呗最高立减10元</div><div>立即使用</div></div><div><div>Pay now</div></div></div></div>

Wechat browser	wechat	Wechat app makes payment directly	 <p>The screenshot shows a mobile app interface for LatiPay. At the top, the status bar indicates 'Voda NZ 4G', '4:02 PM', and '44%' battery. The app header has a 'Back Close' button and the 'LatiPay' logo. A modal dialog titled 'Enter Payment Password' is displayed, showing the amount '¥4554.90' and the option to 'Pay with CMB(2973)'. Below the dialog is a numeric keypad with digits 1-9, 0, and a backspace button.</p>
Any	onlineBank	a Latipay webpage, a form needs customer to fill in	 <p>The screenshot shows a web form for LatiPay. It includes fields for '姓名' (Name), '身份证' (ID Card), and '银行' (Bank). Below these are sections for '订单信息' (Order Information) and '注册信息' (Registration Information). The '注册信息' section includes '注册公司' (Registered Company), '产品信息' (Product Information), '订单编号' (Order Number), and '实时汇率' (Real-time Exchange Rate). The '订单信息' section includes 'LatiPay-Test', 'food', 'M00001543-000001', and '5.03564'. A green '付款' (Pay) button is at the bottom.</p>

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". For notification, we will send notifications after payer finishes the payment, the time interval is about 30 seconds.

```
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, 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&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
```