Merchant Hosted - In-Store

Powerful and robust online payment solutions, which work on a range of platforms which include website, billing software and Applications. Latipay provides partnership merchants with the interface for developing custom built payment solution for your own sub-merchants.

How it works?

To process a `in-store` transaction, Latipay partnership merchants load #Transaction Interface and #Payment Interface api to a QR Code text. Customers scan the QR Code to make the payment.

- the **Merchant** means Latipay partnership merchant.

1. sub-merchant input order information in **Merchant** website and request to pay.

2. **Merchant** server load #Transaction Interface and #Payment Interface api for getting a QR Code text.

3. **Merchant** website generates QR Code from the text and display it in the website.

4. Customers scan the QR Code with Alipay app or Wechat app and finish the payment.

Payment Scenarios

Alipay
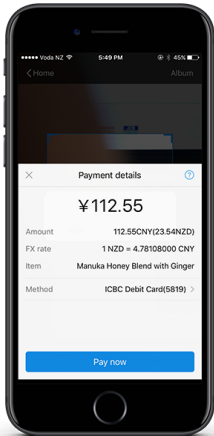
WeChat Pay
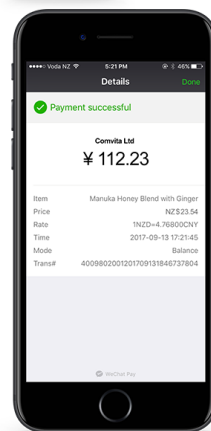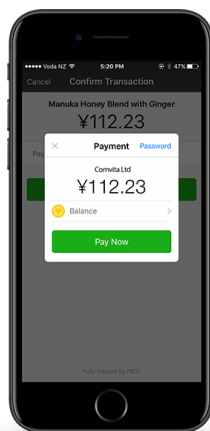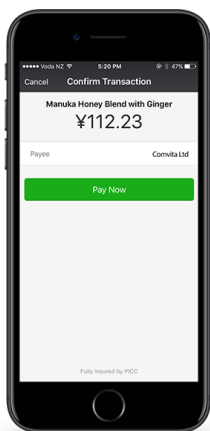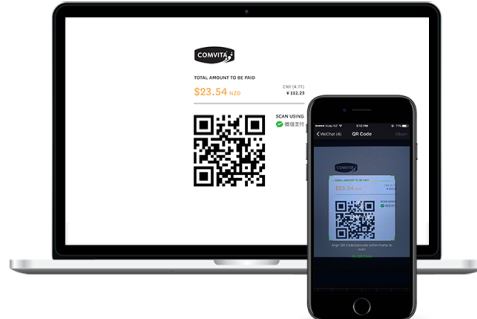
API List

Transaction Interface - WeChat and Alipay

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

Parameters:

Name	Type	Description	Nullable
signature	String	The SHA-256 HMAC API signature.	No
wallet_id	String	The ID of the wallet you want to use.	No
amount	String	A decimal amount.	No
user_id	String	The user account you want to use to process the transaction.	No
merchant_reference	String	A field for identifying your transaction.	No
currency	String	The currency code of the transaction.	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
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
payment_method	String	Payment method options are wechat, alipay.	No
host_type	String	must be "1", which means Merchant hosted.	No

Extra Parameter for alipay

Name	Type	Description	Nullable
is_spotpay	String	must be "1"	No

Example Parameters

```json
{
  "signature": "14d5b06a2a5a2ec509a148277ed4cbeb3c43301b239f080a3467ff0aba4070e3",
  "wallet_id": "W00000001",
  "amount": "120.00",
  "user_id": "U000334333",
  "merchant_reference": "dsi39ej430sks03",
  "currency": "AUD",
  "return_url": "https://merchantsite.com/checkout",
  "callback_url": "https://merchantsite.com/confirm",
  "ip": "122.122.122.1",
  "version": "2.0",
  "product_name": "Pinot Noir, Otago",
  "payment_method": "alipay",
  "host_type" : "1"
}
```

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.com/callback
secret: 111222333

signature: 2367bcd9e9a2f9a547c85d7545d1217702a574b8084bbb7ae33b45a03a89983
```

Response

```json
{
  "signature": "14d5b06a2a5a2ec509a148277ed4cbeb3c43301b239f080a3467ff0aba4070e3",
  "host_url": "https://api.latipay.net/merchanthosted/gatewaydata",
  "nonce": "7d5a88119354301ad3fc250404493bd27abf4467283a061d1ed11860a46e1bf3"
}
```

Name	Type	Description
signature	String	The SHA-256 HMAC API signature.
host_url	String	The host URL to send your customer. The nonce should be appended to the end.
nonce	String	The transaction nonce must be appended to the pay URL.

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

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

Example

```
https://api.latipay.net/merchanthosted/gatewaydata/7d5a88119354301ad3fc250404493bd
27abf4467283a061d1ed11860a46e1bf3
```

Response

Name	Type	Description
code	Integer	The response code of payment, 0 or error code.
message	String	The response message of payment interface.
data	Object	The response of payment interface.

the `data` object

Name	Type	Description
order_id	String	A unique transaction identifier generated by Latipay.
nonce	String	A unique transaction nonce generated by Latipay.
payment_method	String	Payment method options are wechat, alipay.
amount	String	A decimal amount.
amount_cny	String	A decimal amount.
currency	String	The currency code of the transaction.
product_name	String	The name of the product or service being sold.
organisation_id	Integer	The merchant id which is used to process the transaction.
org_name	String	The merchant's name
user_id	String	The user account which is used to process the transaction.
user_name	String	The user account's name
wallet_id	String	The user wallet account which is used to process the transaction.
wallet_name	String	The wallet account's name
qr_code	String	The QR code is generate by Latipay or third gateway.
currency_rate	String	The rate which is used to the transaction.
merchant_reference	String	A field for identifying your transaction.
signature	String	The SHA-256 HMAC API signature.

Example

```
{
    "code": 0,
    "message": "SUCCESS",
    "data": {
        "order_id" : "20170829-alipay-3990527237343",
        "nonce" : "7d5a88119354301ad3fc250404493bd27abf4467283a061d1ed11860a46e1bf
3",
        "payment_method" : "alipay",
        "amount" : "1.00",
        "amount_cny" : "5.00",
        "currency" : "NZD",
        "product_name" : "test",
        "organisation_id": 18,
        "org_name" : "Latipay",
        "user_id" : "U000000051",
        "user_name" : "Latipay test",
        "wallet_id" : "W000000037",
        "wallet_name" : "aud01",
        "qr_code" : "https://qr.alipay.com/bax03286h4vlfpxldgwq4035",
        "currency_rate" : "5.29930",
        "merchant_reference" : "dsi39ej430sks03",
        "signature":"25e6e72cc6sdfecger95713afb101015aasdf3ca5faf3sdeer851f9cb7fb0
08a"
    }
}
```

SHA-256 HMAC Signature

Rearrange parameters in the `data` set alphabetically (except `signature` and other parameters with value of null or empty string) And connect rearranged parameters with &：

```
message: amount=1.00&amount_cny=5.00&currency=NZD&currency_rate=5.29930&merchant_r
eference=dsi39ej430sks03&nonce=7d5a88119354301ad3fc250404493bd27abf4467283a061d1ed
11860a46e1bf3&order_id=20170829-alipay-3990527237343&organisation_id=18&org_name=L
atipay&payment_method=alipay&product_name=test&qr_code=https://qr.alipay.com/bax03
286h4vlfpxldgwq4035&type=Online&user_id=U000000051&wallet_id=W000000037&wallet_nam
e=aud01
secret: api_key
```

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.

```
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.
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 input

```
{
  "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"
}
```

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 the text "sent" in Response's body

```
sent
```

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
signature	String	The SHA-256 HMAC API signature.
user_id	String	The user account you want to use to process the transaction.

Example Parameters

```
{
  "signature": "14d5b06a2a5a2ec509a148277ed4cbeb3c43301b239f080a3467ff0aba4070e3",
  "user_id": "U000334333"
}
```

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.
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 Response

```
{
  "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
```