

# E-Commerce API

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.

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

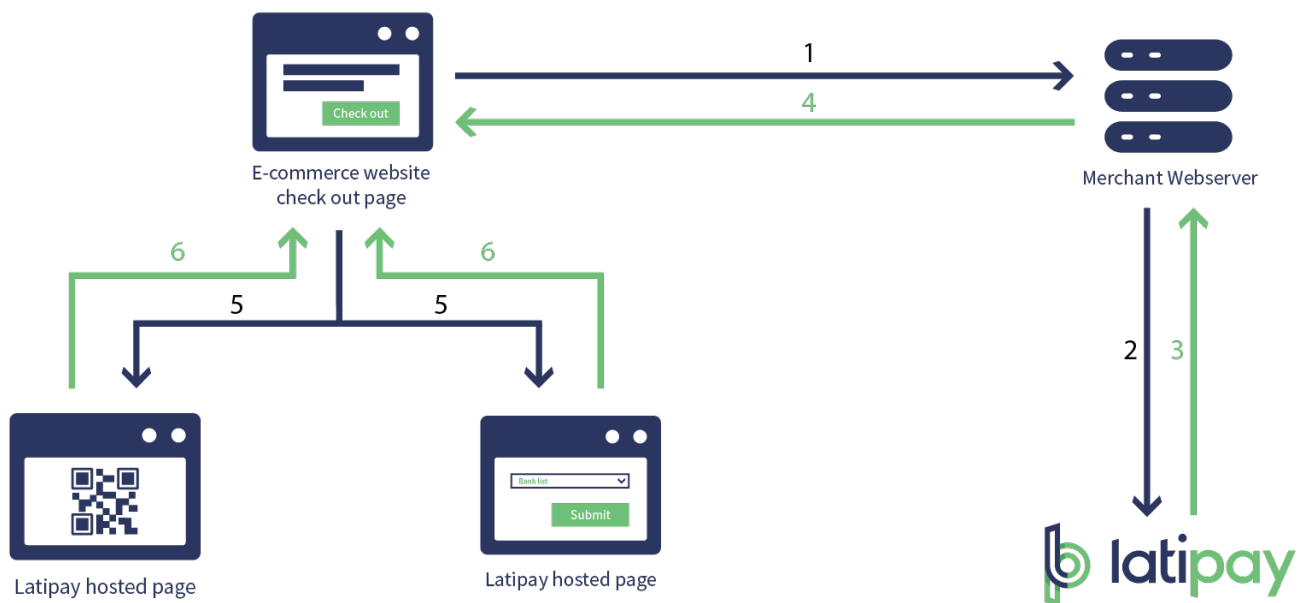
## Summary

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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 ([Transaction-Interface](#)). Redirecting users to a Latipay Hosted Payment Page to complete the payment ([Payment-Interface](#)). A real-time confirmation [redirection](#) of payment from Latipay will be displayed on the merchant's website. At the same time, a [notification](#) 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?

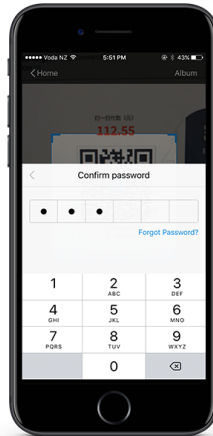
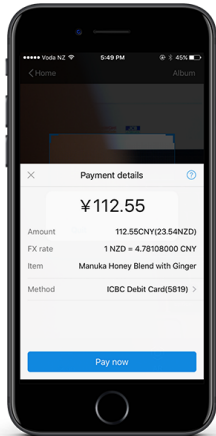
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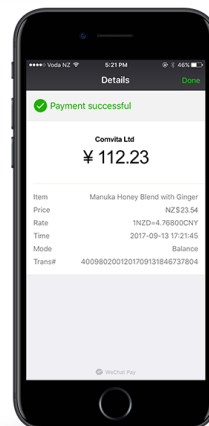
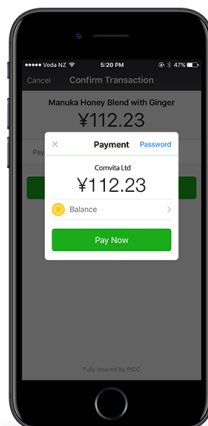
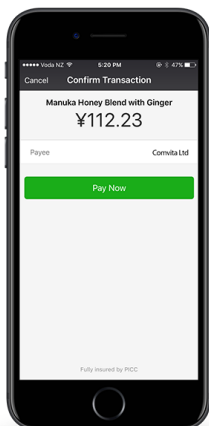
1. To process a transaction, customers select `Alipay` , `Wechat` or `OnlineBank` as payment method in merchant's website, e.g. in E-commerce website.
2. the **merchant's** ecommerce server sends a transaction request [#Transaction-Interface](#) to **Latipay** with the authentication and order details.
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. [#Payment-Interface](#)
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



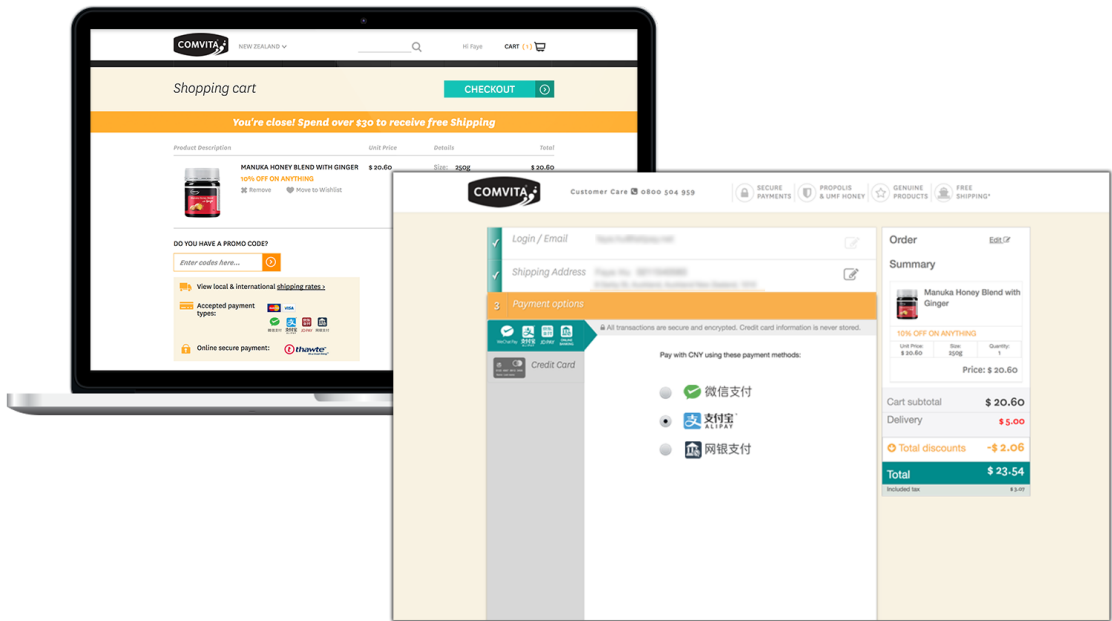
## WeChat Pay



## Online Bank



## Website check-out page



## API List

## Preparation

Before using bellowing api, please make sure you have `user_id` , `wallet_id` and `api_key` on hand. If you don't have them, we would like to help you. [Contact Us](#).

## Transaction Interface

Create a latipay transaction(or order) is the first step for using alipay, wechat pay or online bank.

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

## Parameters

Name	Type	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 <code>wechat</code> , <code>alipay</code> , or <code>onlineBank</code> .	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 <code>SHA-256 HMAC</code> 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. must be <code>'2.0'</code>	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 [Try your signature online](#)

```
message: U0000000001W0000000010.01alipayhttp://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	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

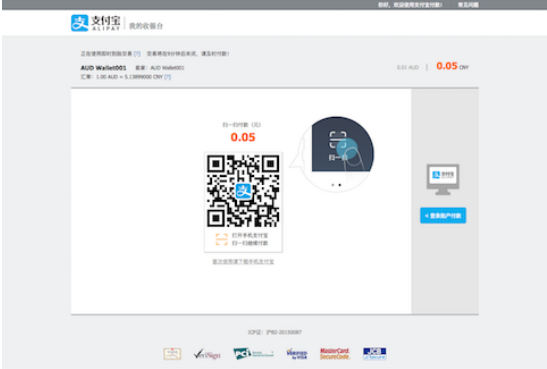
To load the following url in PC browser, mobile browser or Alipay/Wechat's inner browser.

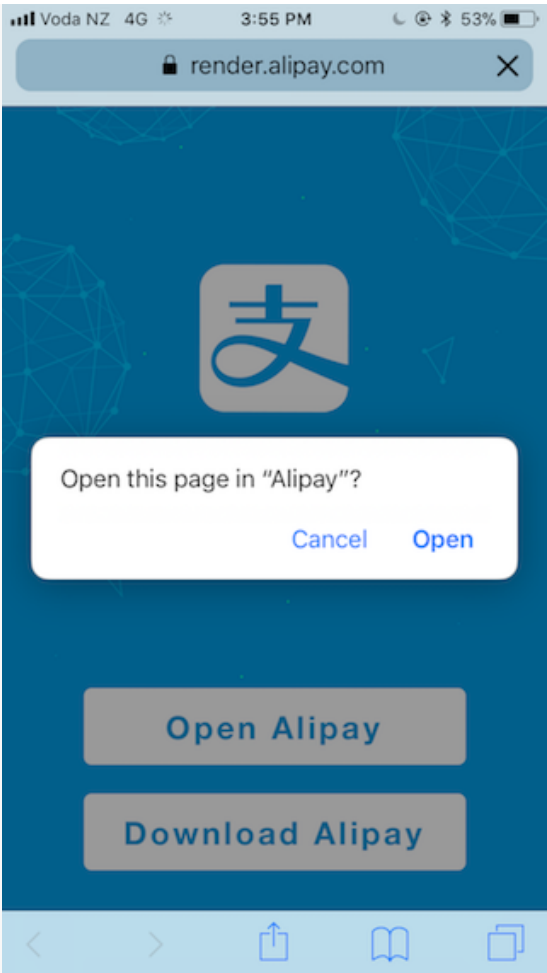
```
{host_url}/{nonce}
```

Example

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

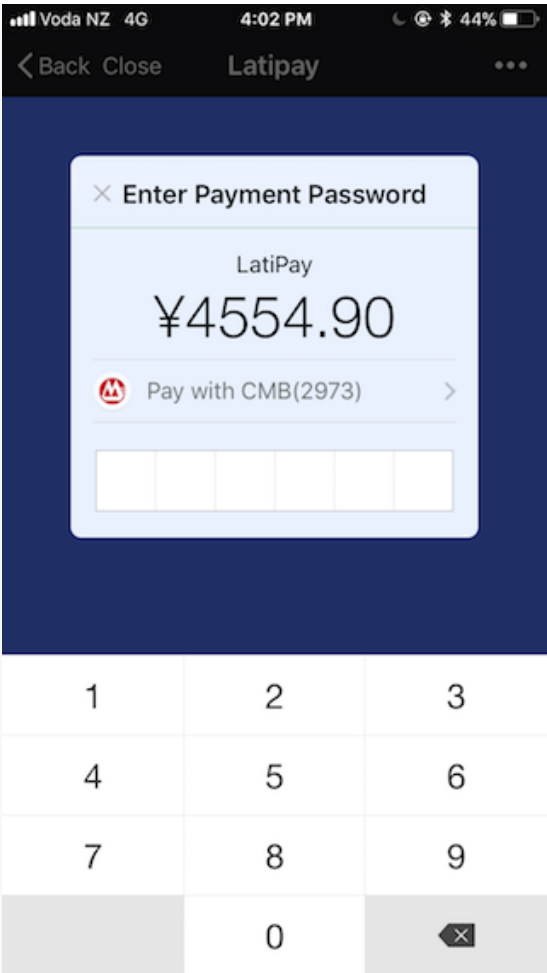
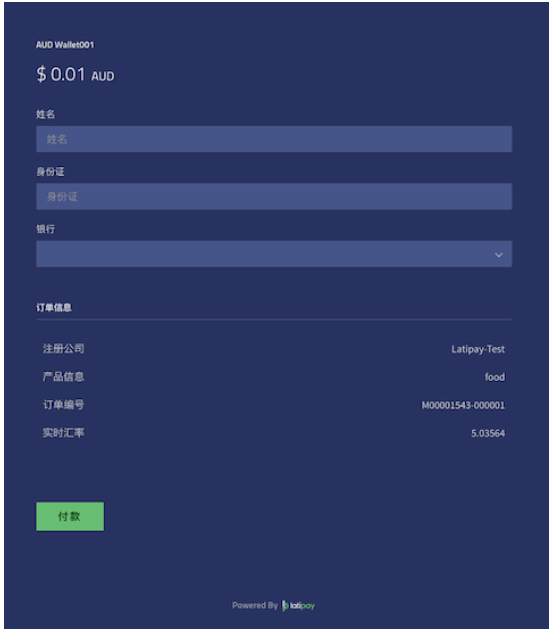
Response

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	





			
Any	onlineBank	a LatiPay hosted webpage, a form customer can fill in	

### 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	Type	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 <code>wechat</code> , <code>alipay</code> , <code>onlineBank</code> .
status	String	The status of the transaction. Possible values are: <code>pending</code> , <code>paid</code> , or <code>failed</code> .
pay_time	String	the payment time of the transaction order. <code>UTC/GMT+08:00</code>
signature	String	The <code>SHA-256 HMAC</code> 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": "840151e0dc39496e22b410b83058b4ddd633b786936c505ae978fae029a1e0f1",
}
```

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 [Try your signature online](#)

```
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	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 <code>SHA-256 HMAC</code> 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
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 <code>wechat</code> , <code>alipay</code> ,or <code>onlineBank</code> .
status	String	The status of the transaction. Possible values are: pending, paid, or failed.
pay_time	String	the payment time of the transaction order. <code>UTC/GMT+08:00</code>
signature	String	The <code>SHA-256 HMAC</code> 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": "840151e0dc39496e22b410b83058b4ddd633b786936c505ae978fae029a1e0f1",
}
```

## 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 [Try your signature online](#)

```
message: dsi39ej430sks03alipaypaidNZD120.00
secret: 111222333
signature: 840151e0dc39496e22b410b83058b4ddd633b786936c505ae978fae029a1e0f1
```