PAYSBUY

Merchant Integration Manual (API)

Version 3.04 (Updated 01/09/2011)

Contents

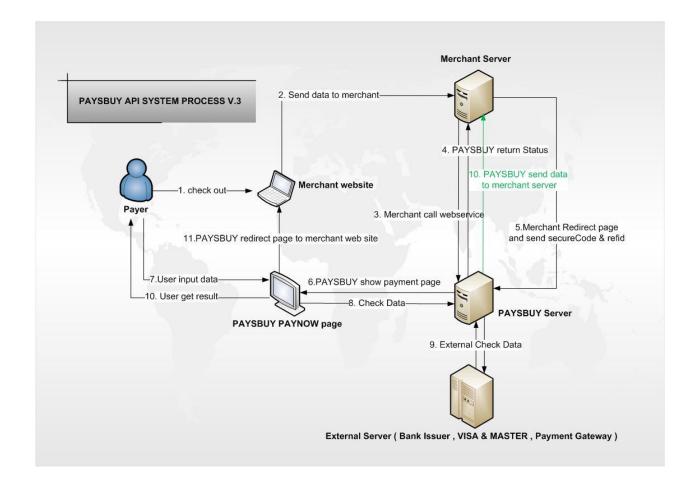
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Revision History

Date	Version	Description
1 September 2010	3.01	- Added payment data sending and receiving.
		- Added Counter Service channel description.
		- Updated sample codes to return data from PAYSBUY.
		- Added Appendix 1 and Appendix 2 as Web Service for
		checking information with PAYSBUY.
10 September 2010	3.02	- Removed secureCode in the process of sending data using
		GET to make a transaction.
26 October 2010	3.03	- Increased length of data sent for resp_front_url and
		resp_back_url
		- Increased length of data sent for opt_address
		- Changed description of secureCode
1 September 2011	3.04	- Support mobile phone
		- Added payments in an iframe

1. Introduction

PAYSBUY Payment System enables merchant to receive money from customers using PAYNOW feature. Implementation can be done in easy steps as described below.



PAYSBUY API SYSTEM PROCESS V.3

2. Data sending and data form for PAYNOW transaction

When customers choose to buy products and services from merchant's website and select PAYSBUY as a payment method, the merchant will call PAYSBUY's secured Web Service to process the payment.

Demo Server

http://demo.paysbuy.com/api paynow/api paynow.asmx

method: api_paynow_authentication_new

Production server

http(s)://www.paysbuy.com/api paynow/api paynow.asmx

method: api_paynow_authentication_new

Parameter data for PAYNOW

Parameter	Data Type	Null Value	Example
PSBID	nchar(10)	-	"8303545188"
Username	nvarchar(200)	-	"demo@paysbuy.com"
secureCode	nvarchar(200)	-	"1586093a8f80cbb5003001b42f0eeb7c"
inv	nvarchar(200)	-	"2009060101"
itm	nvarchar(200)	-	"PAYSBUY Test Product"
amt	double	-	1
paypal_amt	nvarchar(10)	Allow	"1"
curr_type	nchar(2)	-	"TH"
com	nvarchar(200)	Allow	"FbRy1+sLKnl4JpuwQ6D+sg=="
method	nchar(1)	-	``1 "
language	nchar(1)	-	"T"
resp_front_url	nvarchar(500)	-	"https://www.paysbuy.com/receiveresponse/Result.aspx"
resp_back_url	nvarchar(500)	-	"https://www.paysbuy.com/receiveresponse/ResultReg.aspx"
opt_fix_redirect	nchar(1)	Allow	"1"
opt_fix_method	nchar(1)	Allow	"1"
opt_name	nvarchar(200)	Allow	"PAYSBUY"
opt_email	nvarchar(200)	Allow	"abc@paysbuy.com"
opt_mobile	nvarchar(200)	Allow	"088888888"
opt_address	nvarchar(200)	Allow	"PAYSBUY.COM"
opt_detail	nvarchar(500)	Allow	"PAYMENT"

Parameter description

Parameter	Description
PSBID	Merchant's PSB ID
Username	Email address for receiving money
secureCode	Code generated by PAYSBUY for each merchant's email
inv	Invoice no. or merchant's reference no. This number is used as reference
	between PAYSBUY and merchant (resp_front_url, resp_back_url)
itm	Payment details – product/service name and description
amt	Total (price) amount (no less than 1)
paypal_amt	Total (USD price) amount paid via PayPal (must be no less than 1). See detail in page 6.
curr_type	Currency for payment. Support 10 currencies: THB, USD, AUD, EUR, GBP, JPN, NZD, HKD, SGD and CHF (credit card only). See detail in page 5.
com	Specify a commission value if want to send a commission to other account. Contact PAYSBUY in order to get the value.
method	Default payment method page
language	Language in payment page
resp_front_url	URL that returns payment result to merchant and redirects customer to merchant's page
resp_back_url	URL that returns payment result to merchant in background as soon as there's a result. No redirect to merchant's page.
opt_fix_redirect	Specify value in resp_front_url:
	1 = not show PAYSBUY's payment result, just redirect to the specified URL when there is a payment result.
	Null = show PAYSBUY's payment result, and redirect to the specified URL.
opt_fix_method	1 = show only one payment channel in the payment page, no other payment options. The channel showed is from parameter: method
opt_name	Payer's name
opt_email	Payer's email
opt_mobile	Payer's mobile phone no.
opt_address	Payer's address
opt_detail	Payer's message

3. Setting default payment page

Default payment page can be set from PAYSBUY's payment channels by specifying method as follow:

Channel	Method
PAYSBUY Account	1
Visa, MasterCard, JCB	2
PayPal	3
American Express	4
Online Banking	5
Counter Service	6

Payment page will show "PAYSBUY" if merchant method is not enabled to accept credit card or other payment channels when integrated with PAYSBUY system.

PAYSBUY payment page supports the following languages:

Language	Parameter	Status
Thai	T	Active
English	Е	Active
Japanese	J	Active
Chinese	С	Inactive

Currency setting and posting form

Merchant can set an item price in any currency shown in the Table below to charge a payer's credit card. However, currency setting only applies to credit card (does not apply to other payment channels).

Assign currency code to the **curr type** parameter as follow:

Currency Abbrev	Currency	curr_type
THB	Thai Baht	TH
AUD	Australian Dollar	AU
GBP	POUND STERLING	GB
EUR	EURO	EU
HKD	Hong Kong Dollar	HK
JPY	YEN (100)	JP
NZD	New Zealand Dollar	NZ
SGD	Singapore Dollar	SG
CHF	Swiss Franc	CH
USD	US Dollar	US

Regardless of any currency set, money will be converted to Baht when deposited in merchant's account. For AMEX transaction, any currency set will be converted to Baht before settled with AMEX.

To know exchange rates*set by PAYSBUY for setting price on your website, we have a Web Service to look into exchange rates determined by PAYSBUY at **getCurrencyRate** in page **21** (Appendix 1).

*PAYSBUY exchange rate is based on a rate quoted by Visa, which is adjusted fluctuation rate as ruled by Visa, that resulting in PAYSBUY exchange rates differ from typical bank's exchange rates.

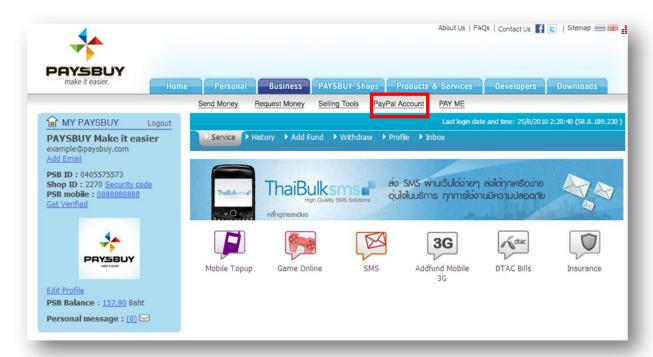
4. Codes for accepting PayPal

PAYSBUY merchant can now integrate PayPal as an additional payment option. To enable PayPal through PAYSBUY, merchant must have PayPal account integrating with PAYSBUY, and complete the following 2 steps:

- 4.1 How to give a third party permission to make API calls on your behalf
- 4.2 Instructions for creating PAYNOW button with PayPal logo

PayPal only accepts USD.

Getting paid via PayPal will get the money in PayPal account only. However, you can view PayPal transaction history by logging in PAYSBUY account, and select "PayPal Account".



5. Codes for commission for PAYSBUY account

PAYSBUY has commission per referral program that enables sending commission to other accounts (maximum 1 account).

Merchant must agree with PAYSBUY on commission before PAYSBUY send a commission code to merchant. Merchant then use the code to post when transact each time.

Example

Sending commission to account abc@paysbuy.com

The commission code for merchant is FbRy1+sLKnl4JpuwQ6D+sg==

6. Data Verification

If data sent is correct, PAYSBUY will return

"006bbba67afdb5072dd795e422782a5c92" where

"6bbba67afdb5072dd795e422782a5c92" is a Reference ID (**refid**) provided by PAYSBUY when data is successfully sent.

If data sent is incorrect, PAYSBUY will return

"90inv is null"

"91secureCode is incorrect"

"92PSBID or Email not found"

"93PSBID or Username incorrect"

Error Code Description

Error Code	Description	Example of Return
90	No data is sent	inv is null
91	secureCode is incorrect	secureCode is incorrect
92	PSBID, email address, or password is incorrect	PSBID or email not found
93	PSBID or email address format is incorrect, or password is not entered	PSBID or Username is incorrect

If merchant is returned parameters other than "00", the merchant will have to keep sending until gets the "00" in order to continue.

[&]quot;00" is the data sent is verified, and

7. Data Verification and Sending using GET to Make a Transaction

When merchant gets the **"00"** and **refid**, the merchant will request the URL to send the information to PAYSBUY Payment Server using GET. The information contains refid parameter as follows.

Demo Server

http://demo.paysbuy.com/api payment/paynow.aspx?refid=6bbba67afdb5072dd795e422782a5c92

refid = 6bbba67afdb5072dd795e422782a5c92 (example)

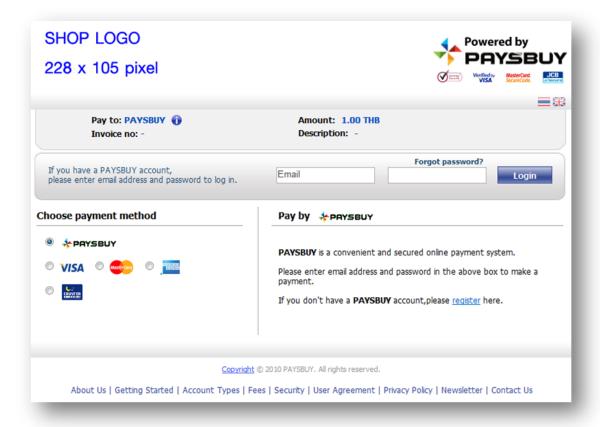
Production server

http(s)://www.paysbuy.com/api payment/paynow.aspx?refid=0ff89de99d4a8f4b04cb162bcb5740cf

refid = 0ff89de99d4a8f4b04cb162bcb5740cf (example)

When PAYSBUY gets the data, the payment page will be displayed according to the data sent.

Example of payment by PAYSBUY on web page:



Example of payment by PAYSBUY on mobile phone:

Payment by PAYSBUY account



Payment by Online Banking



Payment by Credit Card



Payment by Counter Service



8. Data Verification and Sending using GET to Make a Transaction in an iframe

When merchant gets the **"00"** and **refid**, the merchant will request the URL to send the information to PAYSBUY Payment Server using GET. The information contains refid parameter as follows.

Demo Server

http://demo.paysbuy.com/api payment/paynowiframe.aspx?refid=6bbba67afdb5072dd795e422782a5c92

refid = 6bbba67afdb5072dd795e422782a5c92 (example)

Production server

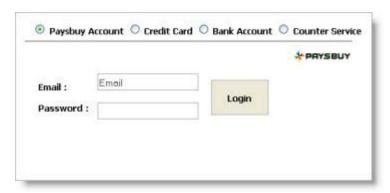
http(s)://www.paysbuy.com/api payment/paynowiframe.aspx?refid=0ff89de99d4a8f4b04cb162bcb5740cf

refid = 0ff89de99d4a8f4b04cb162bcb5740cf (example)

When PAYSBUY gets the data, the payment page will be displayed in an iframe.

Example of payment by PAYSBUY in an iframe:

Payment channels



Credit card payment in an iframe



Bank account payment in an iframe



Counter Service payment in an iframe



9. Receiving payment result from PAYSBUY

Get value from PAYSBUY to check payment result. This way PAYSBUY sends the result back to URL in the form **resp_front_url** and **resp_back_url** by **POST Method**

resp_front_url

When payment transaction occurs, whether it is successful or failed, if payer clicks to return to merchant's page, the system will return the result to merchant and redirect page to merchant's page following URL specified in **resp_front_url**.

resp_back_url

When payment transaction occurs, whether it is successful or failed, the system will return the result to merchant as soon as there is a payment result (payer does not click to return to merchant, it is background process).

Parameter and Description

Parameter	Туре	Description
result	Char	Payment result
apCode	Char	PSB Approved Code
amt	Char	Payment amount (2-digit decimal)
fee	Char	Transaction fee (2-digit decimal)
method	Char	Payment channel

Example

Parameter	Description	Example
result	Failed, 99 followed by invoice No. (xxxx)	99xxxx
	Success, 00 followed by invoice No. (xxxx)	00xxxx
	Process, 02 followed by invoice No. (xxxx)	02xxxx
apCode	PSB Approved Code	32593
amt	Total payment amount (2-digit decimal)	1000 or 1000.00
fee	Transaction fee (2-digit decimal)	4 or 4.00
method	01 = pay by PAYSBUY account	01
	02 = pay by credit card	02
	03 = pay by PayPal	03
	04 = pay by American Express	04
	05 = pay by Online Direct Debit	05
	06 = pay by Counter Service	06

For every transaction from PAYSBUY, merchant should call our Web Service to check the value one more time at getTransactionByInvoice, more detail in page 22 (Appendix 2).

10. Transaction success or cancel transaction

When customer completes filling out payment information in the payment page, the customer will be asked to either

- 1. Confirm the transaction but which it is failed, or
- 2. Confirm the transaction and it is successful
- 1. When customer confirms the transaction, but which it is failed, PAYSBUY will send the data back to the merchant in both resp_front_url and resp_back_url.

Data sent (when failed)

Parameter	Data	Description
result	"99"+"2009060101"	"99" = the transaction is failed
apCode	"Insufficient Funds"	Failed transaction detail
amt	"1"	Transaction amount
fee	"0"	Transaction fee
method	"02"	Transaction type

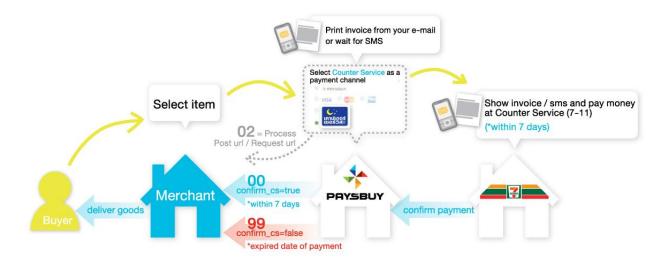
2. When customer confirms the transaction, and it is successful, PAYSBUY will send the data back to the merchant in both resp_front_url and resp_back_url.

Data sent (when successful)

Parameter	ข้อมูล	รายละเอียด
result	"00"+"2009060101"	"00" = the transaction is successful
apCode	"301001"	Success transaction code
amt	"1"	Transaction amount
fee	"0.04"	Transaction fee
method	"02"	Transaction type

For additional safety when receive data from PAYSBUY, checking PAYSBUY's IP Address or URL that the data was sent is recommended.

11. Receiving payment result using Counter Service



Payment via Counter Service has a different process than other payment channels that is

- When user finishes filling out payment details on PAYSBUY website, user will get a barcode (payment code).

At this stage merchant has not received the money yet, and will get a status: Process

Both resp_front_url and resp_back_url will be sent.

Parameter	Туре	
result	Char	"02"+inv
apCode	Char	PSB Approved Code
amt	Char	Total payment amount (2-digit decimal)
fee	Char	0.00
method	Char	06

- When user makes a payment at Counter Service, merchant will get a final payment result that variables received will be the same but added **confirm_cs** this time.

Only **resp_back_url** will be sent.

Parameter	Туре	
result	Char	"00"+inv
apCode	Char	PSB Approved Code
amt	Char	Total payment amount (2-digit decimal)
fee	Char	fee
method	Char	06
confirm_cs	Char	true, false

- For the payment not paid at Counter Service over 7 days, **resp_back_url** variable will be sent to merchant and added **confirm cs=false** this time.

Parameter	Туре	
result	Char	"99"+inv
apCode	Char	PSB Approved Code
amt	Char	Total payment amount (2-digit decimal)
fee	Char	0.00
method	Char	06
confirm_cs	Char	false

At this stage merchant should call our Web Service **getTransactionByInvoice** to check the value one more time.

12. Reasons for not receiving value from PAYSBUY

No resp_front_url returned from PAYSBUY

- 1. Payer did not click to go back to merchant's page when payment was finished.
- 2. Payer closed the page during making payment, or before payment was finished.
- 3. There was a system error, payer could not continue payment.

No resp_back_url returned from PAYSBUY

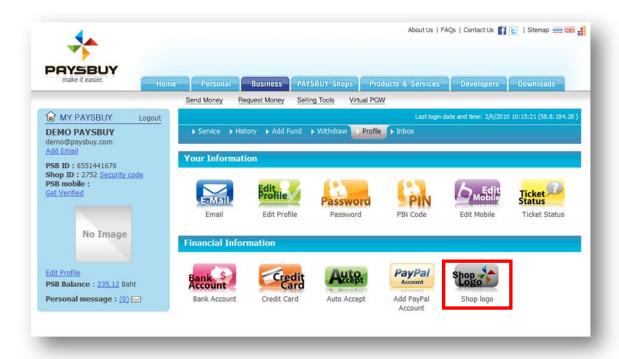
- 1. Payer closed the page during making payment, or before payment was finished.
- 2. There was a system error, payer could not continue payment.

13. What to do if not receive value from PAYSBUY

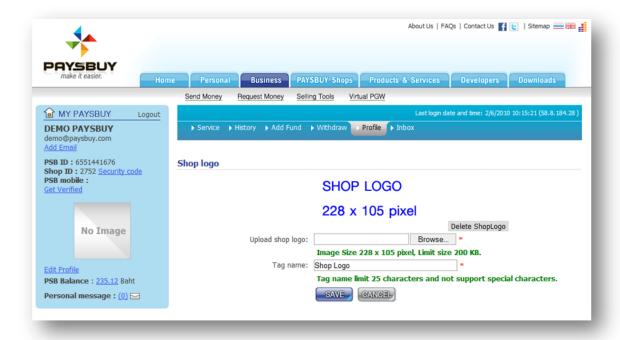
PAYSBUY has a Web Service to check transaction in case you did not receive value from us at **getTransactionByInvoice**, more detail in page **22** (Appendix 2)

14. Shop Logo display in PAYNOW page

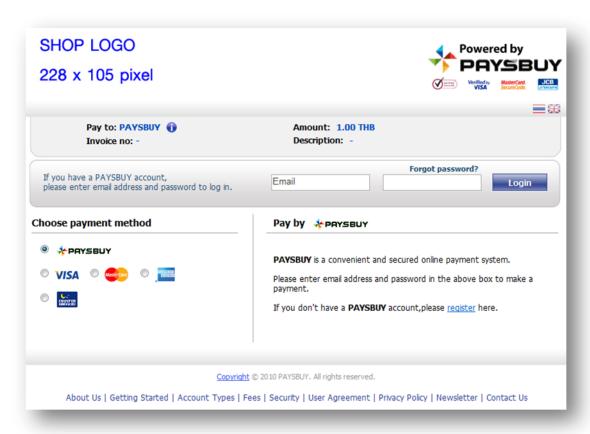
Merchant can have own Shop Logo displayed on PAYNOW page by logging in at www.paysbuy.com -> Profile -> Shop Logo



You can upload the Shop Logo image file maximum size of **228 x 105 pixels, 200 KB.** Each time a payment is made, your Shop Logo will be displayed at the top left corner of PAYNOW page.



Example of payment page



15. Examples of receiving value in different languages

1) PHP

```
$result = $ POST["result"];
$result = substr($result, 0, 2);
$apCode = $ POST["apCode"];
$amt = $_POST["amt"];
$fee = $_POST["fee"];
$method = $ POST["method"];
$confirm_cs = strtolower(trim($_POST["confirm_cs"]));
/* status result
00=Success
99=Fail
02=Process
if ($result == "00") {
   if ($method == "06") {
       if ($confirm cs == "true") {
           echo "Success";
        } else if ($confirm cs == "false") {
           echo "Fail";
        } else {
           echo "Process";
       }
    } else {
       echo "Success";
} else if ($result == "99") {
   echo "Fail";
} else if ($result == "02") {
   echo "Process";
} else {
   echo "Error";
```

2) ASP

```
result = Request.Form("result");
result = mid(result, 1, 2);
apCode = Request.Form("apCode");
amt = Request.Form("amt");
fee = Request.Form("fee");
method = Request.Form("method");
confirm_cs = Request.Form("confirm_cs");
/* status result
00=Success
99=Fail
02=Process
if (result == "00") {
   if (method == "06") {
       if (confirm cs == "true") {
           Response. Write ("Success");
        } else if (confirm cs == "false") {
           Response.Write("Fail");
        } else {
            Response.Write("Process");
    } else {
       Response.Write("Success");
} else if (result == "99") {
   Response.Write("Fail");
} else if (result == "02") {
   Response.Write("Process");
} else {
   Response.Write("Error");
```

3) JSP

```
result = Request.Form("result");
result = mid(result, 1, 2);
apCode = Request.Form("apCode");
amt = Request.Form("amt");
fee = Request.Form("fee");
method = Request.Form("method");
confirm_cs = Request.Form("confirm_cs");
/* status result
00=Success
99=Fail
02=Process
if (result == "00") {
   if (method == "06") {
       if (confirm cs == "true") {
           out.println("Success");
        } else if (confirm_cs == "false") {
           out.println("Fail");
        } else {
           out.println("Process");
        }
    } else {
       out.println("Success");
} else if (result == "99") {
   out.println("Fail");
} else if (result == "02") {
   out.println("Process");
} else {
   out.println("Error");
```

PAYSBUY has a Web Service to check the value one more time at getTransactionByInvoice, more detail in page 22 (Appendix 2)

Questions about the system integration, contact PAYSBUY Tel. 02-6121314

Appendix 1

getCurrencyRate

Check exchange rate determined by PAYSBUY

Demo Server

http://demo.paysbuy.com/psb ws/getTransaction.asmx

method: getCurrencyRate

Production server

http(s)://www.paysbuy.com/psb ws/getTransaction.asmx

method: getCurrencyRate

Parameter Description

Parameter	Data Type	Null Value	Description
psbID	nvarchar(200)	No	PSB ID
biz	nvarchar(50)	No	Merchant's email
secureCode	nvarchar(50)	No	Code generated by PAYSBUY for each merchant
currency	nvarchar(255)	No	Currency to be checked

Example of Data in Demo Server

Parameter	Data
psbID	"8303545188"
biz	"demo@paysbuy.com"
secureCode	"1586093A8F80CBB5003001B42F0EEB7C"
currency	"USA" (FRA, GBR, JPN, AUS, HKG, NZL, SGP, CHE)

Data Sent

Parameter	Data Type	Null Value	Description
result	Boolean	No	True or False
Desc	nvarchar(255)	No	"30.5555"

Appendix 2

getTransactionByInvoice

To double-check whether merchant's transaction data is being sent from PAYSBUY, merchant can call Web Service to check payment data by setting to run Cronjob every 3-5 minutes after transaction is made.

Demo Server

http://demo.paysbuy.com/psb ws/getTransaction.asmx

method: getTransactionByInvoice

Production server

http(s)://www.paysbuy.com/psb_ws/getTransaction.asmx

method: getTransactionByInvoice

Parameter Description

Parameter	Data Type	Null Value	Description
psbID	nvarchar(200)	No	PSB ID
biz	nvarchar(50)	No	Merchant's email
secureCode	nvarchar(50)	No	Code generated by PAYSBUY for each merchant
Invoice	nvarchar(255)	No	Invoice or merchant's reference no.

Example of Data on Demo Server

Parameter	Data
psbID	"8303545188"
biz	"demo@paysbuy.com"
secureCode	"1586093A8F80CBB5003001B42F0EEB7C"
Invoice	"Q1yV/33"

Data Sent

Parameter	Data	Description
result	"00" , "99"	00 = success, 99 = failed
Invoice	"Q1yV/33"	Invoice or merchant's reference no.
apCode	"15345", "000000"	Code when success, "000000" = failed
amt	"1"	Payment amount
fee	"0.04"	Transaction fee