



Payments Link API Certification Guide

Implementation process Placetopay

Medellín, August 2025
Versión 1.0

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Changes control

Version	Date	Author	Checked	Changes
1.0	24/06/24	Implementation analyst	Implementation leader	Document creation

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PAYMENT LINK CREATION

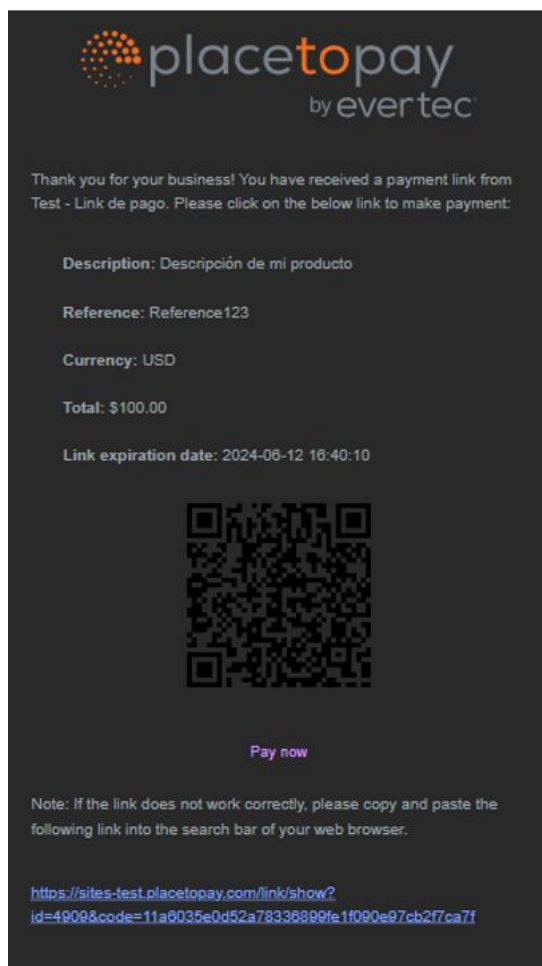
Note: For this item it will be evaluated that the minimum data required for the creation of the payment link is sent in the structure, the data are the following:


- **name:** Name to be given to the payment link.
- **locale:** Language in which the payment link will be sent (example: es, en)
- **expirationDate:** The expiration date of the payment link
- **paymentExpiration:** The expiration time that the user will have at the moment of performing a payment in the webcheckout, maximum 30 minutes.
- **currency:** The type of currency to use.
- **amount:** Total amount to pay by the user.
- **reference:** Reference that will be associated to the payment link.
- **description:** Description associated to the payment link.


For more information on how the request is generated and the possible responses you can get please go to the following link: [Introduction to Payment Links - Placetopay Docs](#)

WEBCHECKOUT CUSTOMIZATION

Note: For this case the merchant must share the respective logo to be configured in the webcheckout as well as in the payment link at the moment of opening it, the dimensions of this must be 100x100 in PNG, JPEG, JPG format.







The link will expire in an hour

By proceeding, I accept the applicable policies for the treatment of my personal data according to the local jurisdiction of the responsible entity and Evertec PlacetoPay in its capacity as manager.

[Proceed with the payment](#)

Amount to be paid
\$100.00

Commerce
EGM Demostración - Micrositio recaudo

Description
My service or product

Reference
Reference123

Status
Active

Test mode. There will be no monetary affectation to the payment method

Enter your email


[Continue](#)

[I don't want to continue](#)

Total to pay
\$100.00 USD


S3157849-T1

My service or product

 Payment details

Reference
Request date

Reference123
2024-09-06 22:36:11



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NUMBER OF PAYMENTS ALLOWED

Note: If the paymentsAllowed field is sent in the request, the amount of payments generated must be checked, if the data is sent with a value of 0, the payments will be unlimited.

SENDING PAYMENT LINK TO EMAIL

Note: If the merchant decides to send in the request the receiverEmails field, it is necessary to validate that the mail data are correct and are not repeated, in case of needing to send to several emails is necessary to check that are being separating correctly.

Example:

```
"receiverEmails": [  
    "TEST@placetopay.com",  
    "TES1T@placetopay.com",  
    "TEST2@placetopay.com"  
],
```


SEND ADDITIONAL DATA

Note: In case you need to send additional information at the moment of creating a payment link, you can send an additional object in which you can specify the additional data required, as shown in the following example:

```
"additional": {  
  
  "name": "Francis",  
  
  "phone": 787777777,  
  
  "Customer_Account_ID": "test",  
  
  "another_key": "test"  
  
}
```

PAYMENT LINK QUERY

Note: Validate that at the moment of creating a payment link, the queries are being made correctly using the ID.

- For more information of how the request is generated and the possible responses you can get please go to the following link: [Payment links - Placetopay Docs](#)

CRONJOB

Note: For this point, the merchant must run a scheduled task that queries the transactions in pending status, this in order to ensure the final status of the transactions in the database of the merchant. It is recommended to run it every hour.

NOTIFICATION

Note: At this point the merchant must send in the requests the “notificationUrl” field, In this field the merchant must specify to what URL the notification will be sent, those notifications will be sent via POST with the following events (it is possible that in the future more events that trigger notifications will be added):

- **PAID:** It is sent when a payment associated to the link has concluded in Approved status. We handle this notification so the merchant is aware that they can check the link in order to verify the payment and release the associated product or service.
- **EXPIRED:** It is sent when a payment link has expired. It is important for the merchant to be aware that their payment link will no longer receive payments and, accordingly, take actions such as generating a new payment link.

Important: To ensure the security of the notifications, each notification includes a digital signature that allows the merchant to verify the authenticity of the notification. The signature is generated from the notification information and the merchant's secretKey.

The signature is sent in the “signature” field of the notification. To verify the field, the merchant must follow the steps below:

- Concatenate the values of the notification fields in following order: linkId, reference, status.status, status.reason, status.message, status.date.
- Calculate the SHA-256 hash of the resulting string.
- Compare the generated signature with the signature received in the notification.

Notification example:

```
{  
  "status": {  
    "status": "EXPIRED",  
    "reason": 200,  
    "message": " The link has expired.",  
    "date": "2024-06-25T00:53:36-05:00"  
  },  
  "linkId": 2,  
  "reference": "#5321",  
  "signature": "a02e7afa8f8313ccaa29edf056bc95a243671ec5e995c0dac5953c17f8bc529f"  
}
```

DEACTIVATE PAYMENT LINK

Note: Validate that if is required deactivating a payment link, the corresponding ID is used.

- For more information of how the request is generated and the possible responses you can get please go to the following link: [Payment links - Placetopay Docs](#)

WEBHOOK FOR ACH REFUNDS (PR OPTIONAL)

This item applies when the merchant uses the ACH payment method. In this case, a webhook must be available to manage and configure refunds related to this payment method.

The merchant must provide a public URL/URI where PlacetoPay can send refund notifications. This URL must be enabled to accept HTTP POST requests with a JSON payload structure, as shown below:

Headers

X-Signature: [firma para validar la autenticidad]

Content-Type: application/json

Accept: application/json

```
{
  "time": "2024-11-14T05:50:15-05:00",
  "type": "chargeback.created",
  "data": {
    "status": {
      "status": "APPROVED",
      "reason": "R01",
      "message": "Fondos insuficientes",
      "date": "2024-07-03T22:59:00-05:00"
    },
    "date": "2024-07-03T22:59:00-05:00",
    "transactionDate": "2024-07-03T22:59:00-05:00",
    "internalReference": 2,
    "reference": "9123418",
    "paymentMethod": "EBACH",
    "franchise": "ach",
    "franchiseName": "Ebus ACH",
    "issuerName": null,
    "amount": {
      "taxes": [
        {
          "kind": "valueAddedTax",
          "amount": 0,
          "base": 0
        }
      ],
      "currency": "USD",
      "total": 20000
    },
    "conversion": {
      "from": {
        "currency": "USD",
        "total": 20000
      },
      "to": {
        "currency": "USD",
        "total": 20000
      }
    }
  }
}
```

```
"factor": 1
},
"authorization": "10000123",
"receipt": null,
"type": "CHARGEBACK",
"refunded": false,
"lastDigits": null,
"provider": null,
"discount": null,
"processorFields": {
  "id": "b66f02ffff79b79ea9587b3cd3507a50",
  "b24": "R01"
},
"additional": {
  "merchantCode": "4549106521651",
  "terminalNumber": "19371021",
  "bankName": "Test Bank",
  "accountNumber": "6789"
}
}
}
```

VALIDATE THE SIGNATURE

To ensure the authenticity of each notification, Placetopay includes the XSignature field in the HTTP request header. You can validate this signature using HMAC SHA-256 hash, taking the content of the notification body and your site's transaction key (trankey) as input.

```
const crypto = require('crypto');

// Request body and received signature
const body = JSON.stringify(notificationBody);
const receivedSignature = headers['X-Signature'];

const tranKey = 'YOUR_SITE_TRANKEY';

// Generate the local signature const
const generatedSignature = crypto
  .createHmac('sha256', tranKey)
  .update(body)
  .digest('hex');

// Validate signature
if (generatedSignature === receivedSignature) {
  console.log("The notification is authentic.");
} else {
  console.log("Generate the local signature const ");
}
```