

# **Integration Document**

Version - 2.0

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#### 1. Introduction

BaadMay is a Buy Now Pay Later (BNPL) platform which enables customers to shop at their favorite brands and pay later in 3 monthly installments. Customers will shop at merchant website and select BaadMay at checkout to pay for their purchases in installments.

## 2. Prerequisites for Integration

In order to integrate Merchant's website with BaadMay, we need following information upfront from merchant

- 1. Merchant Name
- 2. Business Name
- 3. Branch Information (if any)
- 4. Bank Account Information (Bank Name, Account IBAN)
- 5. Contact Person
- 6. Contact Number
- 7. Contact Email
- 8. Address
- 9. Merchant Logo

Once we set up the Merchant in our system, we'll issue a dev testing **API Key** to the Merchant. You need to save this key somewhere in your system and send it as part of request data with every electronic data transfer from Merchant's website to BaadMay application/website. This would enable us to verify that certain data transfer is happening from a valid BaadMay Partner. Once the integration and testing is done, BaadMay will issue the Production API Key and URLs to the merchant which will be shared over email.

### 3. Transaction Flow:

Merchant's customers will browse for products on the website, add them to cart and on checkout customer will select BaadMay as a payment option and confirm payment, user will be redirected to BaadMay checkout page where the invoice details along with the monthly installment payments will be visible. Users will enter the T-PIN, set at the time of signup, to complete the purchase and land on the merchant's page having the order successful status.

### 3.2 Redirection to BaadMay Application

Once a user adds items in the cart, goes for the checkout and selects BaadMay as a payment option, the merchant website needs to redirect the user to our website with the Invoice details in JSON format. Following is the JSON format in which merchant needs to send the User and Invoice information to our website:

```
"apiKey": "assigned api key",
"orderId": "order number/Id",
"createdAt": "2022-04-05 08:30:30",
"totalAmount": 1050.00,
"items": [
     {
           "itemId": "item Id",
           "sku": "item sku",
           "name": "item name",
           "qty": 1,
           "price": 1000.00
],
"customer": {
     "firstname": "first name",
     "lastname": "last name",
     "address": [
           "address 1st line",
           "address 2nd line"
     ],
     "city": "user city",
     "state": "user state"
     "postcode": "user postcode",
     "telephone": "user phone number",
     "email": "user email"
},
"billing": {
     "firstname": "first name",
     "lastname": "last name",
     "address": [
           "address 1st line",
           "address 2nd line"
     ],
     "city": "billing city",
     "state": "billing state",
     "postcode": "billing postcode",
     "telephone": "billing phone number",
     "email": "billing email"
"shipping": {
     "method": "shipping method",
     "cost": 50.00
     "firstname": "first name",
     "lastname": "last name",
```

This JSON needs to include that API Key that was issued to the Merchant plus it also needs to include the success and failure URLs. Our website would redirect the users to those pages upon successful or failure cases. Also, merchant needs to Encrypt this JSON string in Base64 Format and send it to the following URL based upon the phase of the project:

Test Phase:

https://webdev.baadmay.com/q={json string in base64 format}

**Production Phase:** 

https://web.baadmay.com/q={ison string in base64 format}

#### 3.3 Redirect Back to Merchant Website

Once a user confirms his/her payment from the BaadMay application and we can verify the payment, the user is redirected back to the Merchant's url provided in the *successUrl* property of the passed JSON. In case of any error during payment or if the user doesn't want to use BaadMay as payment option, we'll redirect the user back to the Merchant's url provided in the *failedUrl* property of the passed JSON. We wouldn't be sending any error code or message back to the failure url as error messages would be displayed on our app in case of any issues happening during the payment confirmation process.

When a user is redirected back to your website, the url would contain a parameter of **baadmayOrderId**. At that point, your website needs to make an API call to our server in order to verify that the user has successfully made the payment at our end and now you can confirm the order to the user. Following is the API detail:

**API Type: GET** 

**TestPhase URL:** http://devip.baadmay.com/v1/orders/{baadmayOrderId} **Production URL:** https://api.baadmay.com/v1/orders/{baadmayOrderId}

#### **Headers:**

Authorization: {api key}

In response to this API call, you'd get the *status* property that tells if the payment was successful or not. If it was successful then you can confirm the order and deliver the products/services.

# 4. Merchant Support

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