



TX FUNDS

# Merchant Integration Guide

Version 2.1

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## System Overview

txFunds is an account management program, designed to ease the management of funds. Merchants receive a fully branded account management system that has the ability for Merchant users to establish and manage their own payin and payout solutions.

txFunds allows for Merchants to act as an administrator to their customers/users by allowing them access to certain privileges within the software.

Individual txFunds' Users can Deposit funds to their account(s) through a fully integrated payment platform. They can manage their own account, transferring funds to other users within the environment, pay an invoice or withdraw their funds to various payment methods.

txFunds is fully configurable to allow each Merchant the ability to design the application to work in their best interest and support personalised branding.

# txFunds Integration

## API Introduction

The Application Programming Interface (API) allows you to easily call real-time functions from your own 3rd party application. For example, if you are writing software that is using TX Funds, you can use the API to verify a transaction, or transfer funds to someone without having to log into the TX Funds website!

Various APIs allow merchants to use different services. In order to use these functions, merchants need to integrate the API into their system/website based on specific parameters.

## Direct API – Integration Overview

The API is a web service that can be accessed by any programming language over the internet. You pass the web service parameters to determine which function to call and the web service will reply with the appropriate output.

## Direct API – Integration Parameters

### Login - API

#### Description

Used to initial all API requests

#### Request Parameters

Field Name	Description	Example Value
act	The API action you wish to perform	This must be 'login'
email / username	If you do not know which one to user. Go to /login.php. It will ask for either an email or username, this is what you need to send.	<a href="mailto:email@domain.com">email@domain.com</a> / someuser for email and username logins respectively
password	plain text password	Password123

#### Response Parameters (JSON array)

Field Name	Description	Example Value
status	The success of the API call	true / false
msg	Generally a description of the error received	Invalid Username / Password
Data (loginid)	A JSON array of any return values, in this case the PHP Session ID	gJa892jfhWafeFEWfw789234k2

#### Example Code (PHP)

```
$request['act'] = 'login' ;  
$request['email'] = 'email@domain.com';  
$request['password'] = 'apassword';  
$ch = curl_init('SITE_NAME/api.php');  
$opts[CURLOPT_POST] = true;  
$opts[CURLOPT_POSTFIELDS] = http_build_query($request);  
$opts[CURLOPT_RETURNTRANSFER] = true;  
curl_setopt_array($ch,$opts);  
$response = curl_exec($ch);  
$response = json_decode($response,1);
```

## User Check - API

### Description

Check if a user exists

Please note that the following parameters are subject to the config item, LOGIN\_METHOD. The text in the brackets details which parameters apply for the different values of LOGIN\_METHOD...

- Mobile (mobile)
- Country (mobile)
- Email (email)
- Username (username)

### Request Parameters

Field Name	Description	Example Value
act	The API action you wish to perform	This must be set to 'usercheck'
mobile	(If applicable) The mobile number of the recipient (without the country code)	0412345678
country	(If applicable) Two letter ISO code for the recipient user's country	AU
email	(If applicable) The email address of the recipient user	email@domain.com
username	(If applicable) The username of the recipient user	username

### Response Parameters (JSON array)

Field Name	Description	Example Value
status	The user exists in our system	true / false
msg	Generally a description of the error received	User exists / User does not exist
data	User Data	-

### Example Code (PHP)

```
$request['act'] = 'usercheck' ;
$request['mobile'] = '1221212121112';
$request['country'] = 'AU';
$request['loginid'] = 'gJa892jfhWafeFEWfw789234k2';
$ch = curl_init('SITE_NAME/api.php');
$options[CURLOPT_POST] = true;
$options[CURLOPT_POSTFIELDS] = http_build_query($request);
$options[CURLOPT_RETURNTRANSFER] = true;
curl_setopt_array($ch,$options);
$response = curl_exec($ch);
$response = json_decode($response,1);
```

## Add Customer - API

### Description

To add customers, you need to integrate this API based on the specified parameters.

### Request Parameters

Field Name	Description	Example Value
act	The API action you wish to perform	This must be 'add_customer'
username	Customer's specified username (Required if site login method is via username)	ausername
email	Customer's email address (Required if site login method is via email)	email@domain.com
firstname	Customer's first name	John
lastname	Customer's last name	Smith
dateofbirth	YYYY-MM-DD	1985-12-31
country	Country (2 letter ISO code) More Info: <a href="http://www.iso.org/iso/english_country_names_and_code_elements">http://www.iso.org/iso/english_country_names_and_code_elements</a>	AU
phone	*optional* Customer's phone number	0412345678
fax	*optional* Customer's fax number	0412345679
mobile	Customer's mobile numbers	0451231234
add1	*optional* address line 1	1 Some Street
add2	*optional* address line 2	
suburb	*optional* suburb of residence	Albion
city	*optional* city of residence	Brisbane
state	*optional* state of residence	Queensland
postcode	*optional* postcode / zip	4200

### Response Parameters (JSON array)

Field Name	Description	Example Value
status	The success of the API call	true / false
msg	Generally a description of the error received	The Email address you provided is already in use
data	Generally empty	

---

### Example Code (PHP)

```
$request['act'] = 'add_customer' ;
$request['username'] = ' ausername ' ;
$request['email'] = 'email@domain.com' ;
$request['firstname'] = 'John' ;
$request['lastname'] = 'Smith' ;
$request['dateofbirth'] = '1985-12-31' ;
$request['country'] = 'AU' ;
$request['phone'] = '0412345678' ;
$request['fax'] = '0412345679' ;
$request['mobile'] = '0451231234' ;
$request['add1'] = '1 Some Street' ;
$request['add2'] = '' ;
$request['suburb'] = 'Albion' ;
$request['city'] = 'Brisbane' ;
$request['state'] = 'Queensland' ;
$request['postcode'] = '4200' ;
$request['loginid'] = 'gJa892jfhWafeFEWfw789234k2' ;
$ch = curl_init('SITE_NAME/api.php');
$opts[CURLOPT_POST] = true;
$opts[CURLOPT_POSTFIELDS] = http_build_query($request);
$opts[CURLOPT_RETURNTRANSFER] = true;
curl_setopt_array($ch,$opts);
$response = curl_exec($ch);
$response = json_decode($response,1);
```



## Deposit - API

### Description

To make a deposit, the following API must be integrated based on the parameters below.

### Request Parameters

Field Name	Description	Example Value
act	The API action you wish to perform	This must be 'deposit'
amount	Monetary amount to deposit (two decimal places)	12.34
accountid	Our internal account ID*	IQ91234567
description	A description to be stored against the transaction in our database	A transaction description
ref	Reference for the transaction. Try to make this something that can be recognised by your system	123456

\*Please make the you have the prefix on the accountid if your system requires it.

### Response Parameters (JSON array)

Field Name	Description	Example Value
status	The success of the API call	true / false
msg	Generally a description of the error received	You must send through an account id
data	A JSON array of any return values, in this case the transaction status and our internal transaction ID	'status'=>'OK','txid':1234567890123456'

### Example Code (PHP)

```
$request['act'] = 'deposit' ;
$request['amount'] = ' 12.34';
$request['accountid'] = ' IQ91234567';
$request['description'] = 'A transaction description';
$request['ref'] = '123456';
$request['loginid'] = 'gJa892jfhWafeFEWfw789234k2';
$ch = curl_init('SITE_NAME/api.php');
$opts[CURLLOPT_POST] = true;
$opts[CURLLOPT_POSTFIELDS] = http_build_query($request);
$opts[CURLLOPT_RETURNTRANSFER] = true;
curl_setopt_array($ch,$opts);
$response = curl_exec($ch);
$response = json_decode($response,1);
```

## User Transfer – API

### Description

Transfers between accounts you own, or from one of your accounts to another user. You may also use this API call to get the fee and payout details without actually performing the transaction.

### Method 1 – Transfer between accounts you own

#### Request Parameters

Field Name	Description	Example Value
act	The API action you wish to perform	This must be 'usertransfer'
accountid	Your source account (You must be the account holder)	IQ91234567
toaccountid	Your destination account (You must be the account holder)	IQ91234568
amount	Monetary amount to deposit (two decimal places)	12.34
description	A description to be stored against the transaction in our database	A transaction description
fee_data_only	Returns data pertaining to the transaction. If this parameter is set the transaction will NOT go ahead. The example response is further into the document. Ignore the example response immediately following this text.	1

#### Response Parameters (JSON array)

Field Name	Description	Example Value
status	The success of the API call	true / false
msg	Generally a description of the error received	Failed to load required data [ERRAPIUT001]
data	A JSON array of any return values, in this case our internal transaction ID	'transactionid':'1234567890123456'

#### Example Code (PHP)

```
$request['act'] = 'usertransfer' ;
$request['accountid'] = ' IQ91234567';
$request['toaccountid'] = ' IQ91234568';
$request['amount'] = ' 12.34';
$request['description'] = 'A transaction description';
$request['loginid'] = 'gJa892jfhWafeFEWfw789234k2';
$ch = curl_init('SITE_NAME/api.php');
$opts[CURLOPT_POST] = true;
$opts[CURLOPT_POSTFIELDS] = http_build_query($request);
$opts[CURLOPT_RETURNTRANSFER] = true;
curl_setopt_array($ch,$opts);
$response = curl_exec($ch) ;
$response = json_decode($response,1);
```

## User Transfer – API (continued)

### Method 2 – Transfer between your account and another user

Please note that the following parameters are subject to the config item, LOGIN\_METHOD. The text in the brackets details which parameters apply for the different values of LOGIN\_METHOD...

- Mobile (mobile)
- Country (mobile)
- Email (email)
- Username (username)

### Request Parameters

Field Name	Description	Example Value
act	The API action you wish to perform	This must be 'usertransfer'
accountid	Your source account (You must be the account holder)	IQ91234567
mobile	(If applicable) The mobile number of the recipient (without the country code)	0412345678
country	(If applicable) Two letter ISO code for the recipient user's country	AU
email	(If applicable) The email address of the recipient user	email@domain.com
username	(If applicable) The username of the recipient user	username
amount	Monetary amount to deposit (two decimal places)	12.34
description	A description to be stored against the transaction in our database	A transaction description
fee_data_only	Returns data pertaining to the transaction. If this parameter is set the transaction will NOT go ahead. The example response is further into the document. Ignore the example response immediately following this text.	1

### Response Parameters (JSON array)

Field Name	Description	Example Value
status	The success of the API call	true / false
msg	Generally a description of the error received	Failed to load required data [ERRAPIUT001]
data	A JSON array of any return values, in this case our internal transaction ID	'transactionid': '1234567890123456'

## User Transfer – API (continued)

### Method 2 continued...

#### Example Code (PHP)

```

$request['act'] = 'usertransfer';
$request['accountid'] = 'IQ91234567';
$request['mobile'] = 'IQ91234568';
$request['country'] = 'IQ91234568';
$request['amount'] = '12.34';
$request['description'] = 'A transaction description';
$request['loginid'] = 'gJa892jfhWafeFEWfw789234k2';
$ch = curl_init('SITE_NAME/api.php');
$options[CURLOPT_POST] = true;
$options[CURLOPT_POSTFIELDS] = http_build_query($request);
$options[CURLOPT_RETURNTRANSFER] = true;
curl_setopt_array($ch,$options);

$response = curl_exec($ch);

$response = json_decode($response,1);

```

### Returning the fee data only...

Edit your code for the curl request to include 'fee\_data\_only'. E.g. \$request['fee\_data\_only'] = '1';

#### Response Parameters for parameter: 'fee\_data\_only' (JSON array)

Field Name	Description	Example Value
status	The success of the API call	true / false
msg	Generally a description of the error received	Failed to load required data [ERRAPIUT001]
data	Explained below	-

### Response Data

Key	Subkey	Description	Example Value
tfout_feeinfo	lookup_total	The success of the API call	12.34
tfout_feeinfo	fee	(If applicable) The cost to you if you perform this transaction.	1.00
tfout_feeinfo	currency	Three letter ISO code of the source account's currency	EUR
tfout_feeinfo	currencysymbol	HTML entity code of the source account's currency symbol	&euro;
tfrin_feeinfo	receive_total	How much the recipient will get (after any applicable fees)	11.34
tfrin_feeinfo	currency	Three letter ISO code of the source account's currency	EUR
tfrin_feeinfo	currencysymbol	HTML entity code of the source account's currency symbol	&euro;