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Payment Processing API

riteXYZ

Version 1.0

1. Introduction

The Payment Processing API allows developers to integrate secure payment functionalities into their applications. It supports payment processing, retrieval, and refund operations.

1.1. Base URL

https://api.example.com/v1

1.2. Authentication

The API uses Bearer Token authentication. Provide the token in the Authorization header:

Authorization: Bearer YOUR_ACCESS_TOKEN

1.3. Endpoints

1.3.1. Create a Payment

Endpoint: POST /payments

Description: Initiates a payment transaction.

Request Headers:

```
Content-Type: application/json
Authorization: Bearer YOUR_ACCESS_TOKEN
```

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Request Body:

```
{
  "amount": 100.00,
  "currency": "USD",
  "payment_method": "credit_card",
  "card_details": {
    "card_number": "4111111111111111",
    "expiry_month": "12",
    "expiry_year": "2025",
    "cvv": "123"
  }
}
```

Response:

```
{
  "payment_id": "abc123",
  "status": "successful",
  "amount": 100.00,
  "currency": "USD",
  "created_at": "2025-02-15T10:00:00Z"
}
```

1.3.2. Retrieve Payment Details

Endpoint: GET /payments/{id}

Description: Fetches details of a specific payment.

Request Headers:

```
Authorization: Bearer YOUR_ACCESS_TOKEN
```

Response:

```
{
  "payment_id": "abc123",
  "status": "successful",
  "amount": 100.00,
  "currency": "USD",
  "created_at": "2025-02-15T10:00:00Z"
}
```

Refund a Payment

Endpoint: POST /payments/{id}/refund

Description: Processes a refund for a completed payment.

Request Headers:

```
Content-Type: application/json
Authorization: Bearer YOUR_ACCESS_TOKEN
```

Request Body:

```
{
  "amount": 100.00,
  "reason": "Customer request"
}
```

Response:

```
{
  "refund_id": "xyz789",
  "status": "processed",
  "amount": 100.00,
  "currency": "USD",
  "processed_at": "2025-02-15T12:00:00Z"
}
```

1.4. Error Handling

Errors are returned in the following format:

```
{
  "error": "Invalid payment details",
  "code": 400
}
```

Common Error Codes:

- 400: Bad Request
- 401: Unauthorized
- 404: Not Found