Loonio's API Documentation v.1.10.0.

General notes

Welcome to Loonio's API Documentation

Our developer resources and API documentation give you everything needed to fully leverage Loonio's platform. With clear examples, integration tips, and best practices, you'll find all the tools to enhance payment workflows and implement advanced features with ease.

Considerations

Our API

- **RESTful Architecture:** Built on RESTful principles, ensuring consistency and ease of integration.

- **Stateless:** Each request is independent, containing all necessary information for processing.

- **Standard HTTP Methods:** Supports common methods like GET, POST, PUT, and DELETE for data manipulation.

- **Scalability:** Designed to scale easily across various applications.

- **Security:** Uses header-based authentication and HTTPS to ensure secure communication.

Notifications

- **Webhooks:** Loonio utilizes webhooks to send real-time updates about transaction statuses and other important events directly to your server, ensuring timely and accurate information.

Integration

The process of integration with our system is quite simple. It begins with your server sending a request to create a transaction. Upon successful creation, our server will return a unique URL, applicable for deposit payments, which leads the user to our secure payment page where they can complete the transaction. Once the payment is processed by the banking institution, we will send a real-time webhook notification to your server, ensuring you are promptly informed of the transaction status. This seamless process allows for smooth communication between your system and ours.

First Steps for Integration

To start the integration, we'll need some information from you:

1. A list of IP addresses that will be used to access our APIs. (Required for Production environment)

2. The default webhook URL where you'd like to receive transaction status updates. (Optional)

3. A valid email address for creating an account in our dashboard. (Optional)

Integration Overview

1. Merchant registers in the Loonio system.

2. Merchant receives sandbox credentials to access the sandbox Real-Time Dashboard.

3. Merchant receives a pair of API keys for the sandbox environment.

4. Merchant integrates Loonio's API into Merchant's Store.

5. Merchant tests transactions on our sandbox environment.

6. Merchant receives production credentials to access the Real-Time Dashboard.

7. Merchant receives a pair of API keys for the sandbox production.

8. Loonio configures 5 CAD limit on production environment for further beta testing.

9. Loonio team performs beta testing of all implemented payment methods to ensure their functionality and reliability before going live.

10. Loonio removes the 5 CAD limit configured earlier.

11. Merchant goes live.

Note:

- Transaction Limit for Testing Phase: During the testing phase, a temporary transaction limit of 5 CAD, the minimum value supported by our system, will be implemented. This measure is a safeguard to ensure the security and reliability of transactions while we evaluate the system's integrity and performance our payments methods. Once testing is complete and we confirm the system's proper functionality, this limit will be removed. We appreciate your understanding and cooperation in helping us achieve a smooth and successful go-live for all users.

Transaction Overview

1. Merchant's customer makes a transaction on the merchant's website.

2. Merchant sends the transaction to Loonio's API.

3. Loonio's API returns a unique payment URL (in case of deposits).

4. Merchant opens payment URL.

5. Merchant's customer makes a payment.

6. Loonio processes the transaction.

7. Loonio updates the payment status and notifies the Merchant via a webhook.

API Overview
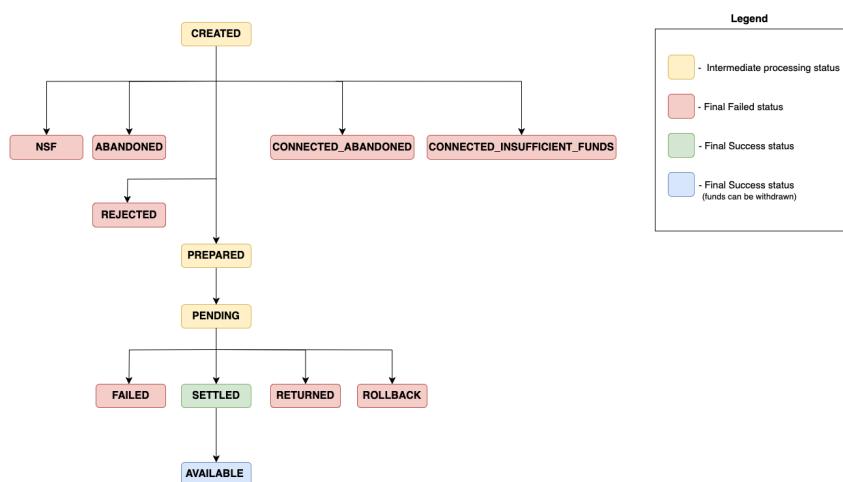
1. The merchant prepares the request by adding the MerchantToken and MerchantID credentials to the headers.

2. Merchant submits Payment data and receives an API response.

3. Merchant is notified via webhook when the payment status changes.

4. Merchant checks Payment status.

Transaction Status

The following diagram covers the possible status flow for all our transactions.

Status Description

- **CREATED**: The payment has been initiated by the Merchant and is awaiting processing.

- **PREPARED**: The payment has been created in our system, but it has not yet been processed by the bank.

- **PENDING:** The payment has been created at the bank and is now being processed or awaiting processing.

- **SETTLED**: The payment has been successfully processed, and our system has received the funds. However, the funds are currently in a holding period and cannot be paid out yet. (For the exact holding period of your merchant, please contact your account manager.)

- **AVAILABLE:** The funds for payment have cleared the holding period and are now available for the merchant to initiate payouts.

- **ABANDONED:** The payment was abandoned because the payment link was never accessed.

- **REJECTED:** The payment was declined due to an issue such as invalid payment details.

- **FAILED**: An error occurred while processing the payment.

- **ROLLBACK:** The transaction has been reversed or canceled due to an issue with payment completion.

- **RETURNED:** The payment was not accepted by the customer and has been returned.

- **NSF (Non-Sufficient Funds):** The transaction was declined because the customer's account did not have enough funds to cover the payment.

- **CONNECTED_ABANDONED (DEPRECATED)**: The transaction was initiated but abandoned before completion.

- **CONNECTED_INSUFFICIENT_FUNDS (DEPRECATED)**: The payment was attempted, but the payment could not be processed due to insufficient funds in the Merchant's account.

Fraud Transaction Status

These are internal Loonio statuses for handling fraud transactions.

- **CONFIRMED_FRAUD**: If the transaction is settled (but not available), funds will be held back until the bank takes them back.

- **PRESUMED_FRAUD**: If the transaction is settled (but not available), funds will be held back until the status is updated to CONFIRMED_FRAUD or CONFIRMED_LEGITIMATE.

- **CONFIRMED_LEGITIMATE**: Releases funds back to the merchant.

- **PRESUMED_LEGITIMATE**: No action taken until CONFIRMED_FRAUD or CONFIRMED_LEGITIMATE status is received.

Payment Methods, Countries, Currencies and Locales

To request a payment via our API, you must specify both the Payment Country and Payment Currency. Below, you'll find the supported country, currency, and locales for each payment method we offer.

Payment Methods	Countries	Currencies	Locales
Interac e-transfer request money deposit	Canada	CAD	EN, FR
Interac e-transfer send money deposit	Canada	CAD	EN, FR
Interac e-transfer request money payout	Canada	CAD	EN, FR
PIX	Brazil	BRL	PT
Credit card 3ds 2.0	Brazil	BRL	PT

Error Response

If an error occurs, our system responds with a detailed error message that If an error occurs, our system will always respond with a detailed, unified response with an error message. An example is provided below:

```
{
    "timestamp": "2024-09-16T09:14:44.936308Z",
    "status": 400,
    "error_code": "BSC12101",
    "message": "BSC12101 — The customer transaction link 'f93b6c
b9-21a6-4dc0-9b17-5135b051f129' is expired.",
    "redirect_url": null
}
```

Response Parameters

Name	Description	Type
timestamp	The date and time when the error was encountered.	string (date-time)
status	The HTTP status code indicating the nature of the error (e.g., 400 for a bad request).	integer
error_code	A unique code in our system that specifies the type of error.	string
message	A clear description of the error, providing insight into what went wrong.	string
redirect_url	An optional URL for further instructions or redirection, if applicable.	string

HTTP response status codes

Code	Description
200 - Ok	Everything worked as expected
400 - Bad Request	The request was unacceptable, often due to missing a required parameter
401 - Unauthorized	No valid API key provided
403 - Forbidden	The API key doesn't have permission to perform the request
404 - Not Found	The requested resource does not exist
500 - Service Error	Something went wrong on Loonio side

Webhooks

If you provide a `webhook_url` when creating a payment, we will send a callback to this URL as soon as the payment status changes. If you do not specify a `webhook_url`, callbacks will be sent to the default URL configured in our system. By default, webhooks are only sent for `SETTLED` and `FAILED` statuses. Additionally, if a webhook fails to be sent, our system will attempt to resend it once after 1 minute, with no further retries thereafter. The format of the webhook is described below.

```
{
  "amount": 10.00,
  "api_merchant_id": "merchant-id-1",
  "api_customer_id": "api-customer-id-1",
  "api_transaction_id": "api-transaction-id-1",
  "signature": "secret_value",
  "event_code": "TRANSACTION_SETTLED",
  "id": 13648,
  "type": "INCOMING",
  "customer_info": {
    "customer_phone_number": "+11111111111",
    "customer_email": "customer.email@email.com",
    "customer_name": "Customer Name",
    "customer_bank_name": "Bank Name",
    "customer_bank_id": "CA000003"
  },
  "params": [
    "param1",
    "param2"
  ],
  "event_time": "2024-09-16T09:29:40.234235093Z"
}
```

- `amount (string)`: The transaction amount.

- `api_merchant_id (string)`: Unique merchant identifier.

- `api_customer_id (string)`: Unique customer identifier provided by the merchant.

- `api_transaction_id (string)`: Unique transaction identifier provided by the merchant.

- `signature (string)`: If a signature string is provided in the transaction request, it will be reflected in the webhook response. (Optional).

- `event_code (string)`: Indicates the current status of the transaction. (See Transaction Event Codes below).

- `id (string)`: Internal webhook ID for the transaction.

- `type (string)`: Indicates the type of customer transaction. (See Customer Transaction Types below).

- `customer_info (object)`: Indicates additional information about the customer.

- `params (array of strings)`: If the `params` array is included in the transaction request, it will be reflected in the webhook response. (Optional).

- `event_time (string)`: Timestamp of the event in ISO 8601 format.

Transaction Event Codes

The `event_code` field represents the status of the payment and can have the following values:

- `TRANSACTION_PREPARED`: The payment has been prepared.

- `TRANSACTION_PENDING`: The transaction is pending.

- `TRANSACTION_AVAILABLE` : The funds are available for payout.

- `TRANSACTION_SETTLED` : The transaction was successfully processed and settled.

- `TRANSACTION_FAILED` : The transaction failed.

- `TRANSACTION_REJECTED` : The transaction was rejected.

- `TRANSACTION_WAITING_STATUS_FILE` (DEPRECATED): Awaiting the status file for the transaction.

- `TRANSACTION_STATUS_FILE_RECEIVED` (DEPRECATED): Status file received for the transaction.

- `TRANSACTION_STATUS_FILE_FAILED` (DEPRECATED): Failed to process the status file.

- `TRANSACTION_RETURNED` (DEPRECATED): The transaction was returned.

- `TRANSACTION_WRONG_DESTINATION` (DEPRECATED): The transaction was sent to the wrong destination.

- `TRANSACTION_NSF` (DEPRECATED): The transaction failed due to non-sufficient funds (NSF).

Customer Transaction Types

The `customer_info` field indicates the direction and verification status of the transaction:

- `INCOMING` : The payment is incoming.

- `OUTGOING_VERIFIED` : The outgoing transaction has been verified.

- `OUTGOING_NOT_VERIFIED` : The outgoing transaction is unverified.

- `OUTGOING_CUSTOMER_DEFINED` : The outgoing transaction is defined by the customer.

Customer Information

The `customer_info` field indicates additional information about the customer from the financial institution and contains the following fields:

- `customer_phone_number` : customer's phone number.

- `customer_email` : customer's email.

- `customer_name` : customer's name.

- `customer_bank_name` : name of the customer's bank.

- `customer_bank_id` : identifier assigned to a customer's bank or financial institution to identify them.

Important Notes:

- This information is only included in the webhook when the transaction status changes to **SETTLED**. Otherwise, all these fields will have **null** values.

- Each field in `customer_info` can be **null**, depending on various factors such as data availability from the financial institution, regulatory requirements, and bank-specific policies.

- The `customer_phone_number` field, in particular, may not always be provided, as its inclusion depends on the policies of individual banks, where it is considered optional.

Transaction prefix ID

To ensure a successful integration with our system, it is crucial that the merchant implements the logic for adding a prefix to the transaction ID on their end. This prefix enables us to accurately identify the site from which each transaction originates, ensuring proper tracking and processing.

To correctly implement the transaction ID prefix, there are a couple of important rules to follow:

1. **Prefix Separation**: The prefix must be separated from the main transaction ID using an underscore (_). This ensures the prefix is distinct and easy to identify.

2. **Character Limit**: The entire transaction ID, including the prefix and the transaction identifier, must not exceed 50 characters in length. This allows for proper identification and processing of transactions within the system.

By following these rules, we can accurately track and process transactions based on their originating site.

Here's a clearer example of how to properly format the transaction ID with a prefix:

Let's say your site's unique ID is `123456789` . When creating a transaction, you need to add this ID as the prefix, followed by an underscore (_), and then the actual transaction identifier. For example:

- **Prefix ID**: `123456789`

- **Transaction ID**: `TX987654321`

The complete transaction ID will look like this: `123456789_TX987654321`. Remember, the total length of the transaction ID (prefix + transaction ID) must not exceed 50 characters.

Note: The generated transaction ID with the prefix must be included whenever a transaction is processed.

Example of implementing the transaction id prefix

Example of transaction id

API detail
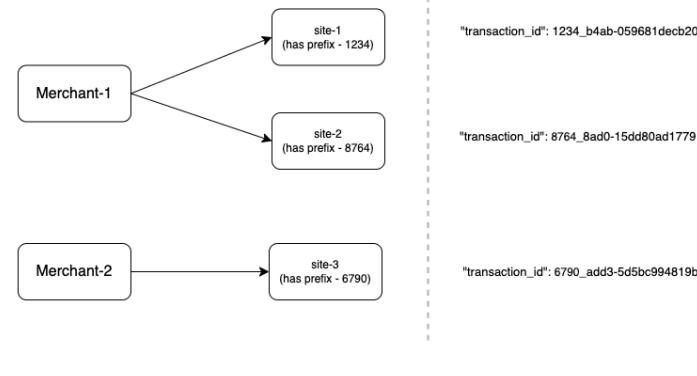
Balance

This package provides methods to access the current balance of a merchant's account. By using these methods, merchants can view their available balance in real-time.

Balance

This method retrieves the balances for a merchant account and returns a list where each item represents a different currency. For each currency, the item includes the total account balance, fee balances, available amount, and the number of transactions.

Response Parameters

Name	Description	Type
settled_amount	The current amount is settled in the merchant account (note: depending on the payment method and other factors, there might be a delay between funds being settled and being available).	number
available_amount	The amount available for payouts.	number
total_count	Number of successful transactions processed for the merchant.	integer
merchant_fee	Total transaction fees paid by merchant	number
customer_fee	Total fees paid by merchant's customers	number
other_fee	Total fees are not related to transactions.	number
currency_code	Currency code.	string

Curl	HTTP

```
curl -X GET -H "MerchantID: {{merchantId}}" -H "MerchantToken: {{merchantToken}}" "{{baseUrl}}/api/v1/balance"
```

OK	Authorization information is missing or invalid.

Status	200 OK
	application/json

```
[
    {
        "settled_amount": 100.00,
        "available_amount": 100.00,
        "total_count": 20.00,
        "total_amount": 2000.00,
        "merchant_fee": 750.00,
        "customer_fee": 0.00,
        "other_fee": 15.00,
        "currency_code": "CAD"
    }
]
```

Balance History

This package provides methods to access the current balance history of a merchant's account.

Merchant Balance History

Returns the balance history for a specific merchant.

Response Parameters

Name	Description	Type
total_pages	Total pages.	integer
total_elements	Total elements.	integer
size	Size.	integer
page_number	Page number.	integer
content	Content.	array (object)

Content Response Parameters

Name	Description	Type
settled_amount	The current amount is settled in the merchant account (note: depending on the payment method and other factors, there might be a delay between funds being settled and being available).	number
available_amount	The amount available for payouts.	number
currency_code	Currency code.	string
note	Note.	string
created_time	Created time.	string (date-time)

Curl	HTTP

```
curl -X GET -H "MerchantID: {{merchantId}}" -H "MerchantToken:
{{merchantToken}}" "{{baseUrl}}/api/v1/balance_history?date=2024
-05-26&pageNumber=0&pageSize=50"
```

| OK | Authorization information is missing or invalid. |

Status	200 OK
	application/json

```
{
    "total_pages": 0,
    "total_elements": 1,
    "size": 1,
    "page_number": 0,
    "content": [
        {
            "settled_amount": 500.00,
            "available_amount": 10000.00,
            "currency_code": "CAD",
            "note": "CT = 515, State = PENDING to SETTLED",
            "created_time": "2024-05-26T21:00:44.942420Z"
        }
    ]
}
```

Customer

This package provides methods to retrieve information about the customers associated with your account.

List Customers

Returns a list of all customers for a merchant account.

Response Parameters

Name	Description	Type
total_pages	Total pages.	integer
total_elements	Total elements.	integer
size	Size.	integer
page_number	Page number.	integer
content	Content.	array (object)

Content Response Parameters

Name	Description	Type
customer_id	The ID of the customer (set at creation).	number
registered_time	The amount available for payouts.	number
status	Customers status. Possible statuses: `ACTIVE`, `BLOCKED`, `SOFTBLOCKED`	string (enum)

| Curl | HTTP |

```
curl —X GET —H "MerchantID: {{merchantId}}" —H "MerchantToken:
{{merchantToken}}" "{{baseUrl}}/api/v1/customers/list?pageNumber
=0&pageSize=50"
```

OK	Authorization information is missing or invalid.

Status	200 OK
	application/json

```
{
    "content": [
        {
            "customer_id": "Customer—1",
            "registered_time": "2020—12—03T14:42:02.498995Z",
            "status": "ACTIVE"
        },
        {
            "customer_id": "Customer—2",
            "registered_time": "2020—12—11T14:18:43.178472Z",
            "status": "ACTIVE"
        }
    ],
    "total_pages": 1,
    "total_elements": 2,
    "size": 50,
    "page_number": 0
}
```

Customer

Returns detailed information for one specific customer.

Response Parameters

Name	Description	Type
customer_id	The ID of the customer (set at creation).	number
registered_time	Registered time.	string (date-time)
status	Customers status. Possible statuses: `ACTIVE`, `BLOCKED`, `SOFTBLOCKED`	string (enum)
transactions_summary	General statistics of created transactions.	array (object)
payment_methods	Payment methods from the Bank are available for the customer.	array (object)

Transaction Summary Response Parameters

Name	Description	Type
abandoned_amount	Amount for the `ABANDONED` status.	number
abandoned_count	Count for the `ABANDONED` status.	integer
available_amount	Amount for the `AVAILABLE` status.	number
available_count	Count for the `AVAILABLE` status.	integer

Name	Description	Type
connected_abandoned_amount	Amount for the `CONNECTED_ABANDONED` status. (Deprecated).	number
connected_abandoned_count	Count for the `CONNECTED_ABANDONED` status. (Deprecated).	integer
connected_insufficient_funds_amount	Amount for the `CONNECTED_INSUFFICIENT_FUNDS` status. (Deprecated).	number
connected_insufficient_funds_count	Count for the `CONNECTED_INSUFFICIENT_FUNDS` status. (Deprecated)	integer
failed_amount	Amount for the `FAILED` status.	number
failed_count	Count for the `FAILED` status.	integer
nsf_amount	Amount for the `NFS` status.	number
nsf_count	Count for the `NFS` status.	integer
pending_amount	Amount for the `PENDING` status.	number
pending_count	Count for the `PENDING` status.	integer
prepared_amount	Amount for the `PREPARED` status.	number
prepared_count	Count for the `PREPARED` status.	integer
rejected_amount	Amount for the `REJECTED` status.	number
rejected_count	Count for the `REJECTED` status.	integer
returned_amount	Amount for the `RETURNED` status.	number
returned_count	Count for the `RETURNED` status.	integer
settled_amount	Amount for the `SETTLED` status.	number
settled_count	Count for the `SETTLED` status.	integer
currency_code	Currency code.	string
customer_id	The ID of the customer.	integer
state	Indicates whether there are any restrictions on transactions for the customer. Possible statuses: `BLOCK`, `UNBLOCK`	string (enum)
total_amount	Total amount of all transactions.	number
total_count	Total count of all transactions.	integer
transaction_type	Type of transaction for which the detailed information was returned. Possible values: `INCOMING`, `OUTGOING_VERIFIED`, `OUTGOING_NOT_VERIFIED`, `OUTGOING_CUSTOMER_DEFINED`	string (enum)

Payment Methods Response Parameters

Name	Description	Type
account_last_four	The last four digits of the customer's account number.	string
account_name	The name associated with the customer's account.	string
bank_name	The name of the bank where the account is held.	string
verified	A boolean indicating whether the payment method has been verified.	boolean
currency_code	Currency code.	string

Name	Description	Type
created_time	Created time.	string (date-time)

Curl   HTTP

```
curl -X GET -H "MerchantID: {{merchantId}}" -H "MerchantToken:
{{merchantToken}}" "{{baseUrl}}/api/v1/customers/:customer_id/de
tails"
```

OK   Customer not found

Authorization information is missing or invalid.

Status	200 OK
	application/json

```
{
    "customer_id": "customer-1",
    "registered_time": "2024-03-25T12:55:27.418339Z",
    "status": "ACTIVE",
    "transactions_summary": [
        {
            "transaction_type": "INCOMING",
            "customer_id": 1135,
            "currency_code": "CAD",
            "pending_amount": 0,
            "pending_count": 0,
            "prepared_amount": 0,
            "prepared_count": 0,
            "settled_amount": 0,
            "settled_count": 0,
            "abandoned_amount": 21.00,
            "abandoned_count": 1,
            "rejected_amount": 0,
            "rejected_count": 0,
            "connected_abandoned_amount": 0,
            "connected_abandoned_count": 0,
            "connected_insufficient_funds_amount": 0,
            "connected_insufficient_funds_count": 0,
            "available_amount": 0,
            "available_count": 0,
            "failed_amount": 0,
            "failed_count": 0,
            "nsf_amount": 0,
            "nsf_count": 0,
            "returned_amount": 0,
            "returned_count": 0,
            "state": "UNBLOCK",
            "total_count": 1,
            "total_amount": 21.00
        }
    ],
    "payment_methods": [
        {
            "bank_name": "Example Bank",
            "account_last_four": "1234",
            "account_name": "John Doe",
            "currency_code": "CAD",
            "verified": true,
            "created_time": "2023-09-17T14:45:30.000Z"
        }
    ]
}
```

List Customer Transactions

Returns all transactions (deposits and payouts) of a specific customer with details.

Response Parameters

Name	Description	Type
total_pages	Total pages.	integer
total_elements	Total elements.	integer
size	Size.	integer
page_number	Page number.	integer
content	Content.	array (object)

Content Response Parameters

Name	Description	Type
action_id	Unique identifier for the action.	integer
amount	The amount of the transaction.	number
api_customer_id	Identifier for the customer.	string
api_merchant_id	Identifier for the merchant.	string
api_transaction_id	Identifier for the transaction.	string
available_time	The time when the transaction became available.	string (date-time)
created_time	The timestamp when the action was created.	string (date-time)
currency_code	Currency code.	string
description	Additional information for a transaction.	string
entity_type	Specifies if it's a transaction or a fee. Possible values: `CUSTOMER_TRANSACTION`, `CUSTOMER_TRANSACTION_FEE`	string (enum)
fraud_state	The fraud status of the transaction. Possible values: `CONFIRMED_FRAUD`, `PRESUMED_FRAUD`, `CONFIRMED_LEGITIMATE`, `PRESUMED_LEGITIMATE`	string (enum)
merchant_name	Name of the merchant.	string
payment_method_type	Type of payment method. Possible values: `INTERAC_ETRANSFER`, `INTERAC`, `EFT`, `PIX`, `CREDIT_CARD`	string (enum)
reference_id	Unique reference ID of the bank (Deprecated)	string
row_number	Row number in the action history.	string
secret_answer	The secret answer associated with the transaction, if applicable. (Deprecated)	

Name	Description	Type
state	State of transaction. Possible values: `CREATED`, `PREPARED`, `PENDING`, `SETTLED`, `AVAILABLE`, `REJECTED`, `ABANDONED`, `CONNECTED_ABANDONED`, `CONNECTED_INSUFFICIENT_FUNDS`, `FAILED`, `NSF`, `RETURNED`, `ROLLBACK`	string (enum)
type	Type of transaction. Possible values: `INCOMING`, `OUTGOING_VERIFIED`, `OUTGOING_NOT_VERIFIED`, `OUTGOING_CUSTOMER_DEFINED`	string (enum)
updated_time	Updated time of the transaction.	string (date-time)

Curl   HTTP

```
curl -X GET -H "MerchantID: {{merchantId}}" -H "MerchantToken:
{{merchantToken}}" "{{baseUrl}}/api/v1/customers/:customer_id/tr
ansactions?pageNumber=0&pageSize=50"
```

OK   Customer not found

Authorization information is missing or invalid.

Status	200 OK
	application/json

```json
{
    "total_pages": 0,
    "total_elements": 0,
    "size": 1,
    "page_number": 0,
    "content": [
        {
            "row_number": 1,
            "action_id": 6456,
            "entity_type": "CUSTOMER_TRANSACTION",
            "type": "INCOMING",
            "api_merchant_id": "Merchant-1",
            "merchant_name": "Company 1",
            "api_customer_id": "customer-1",
            "api_transaction_id": "transaction-id-1",
            "state": "ABANDONED",
            "fraud_state": null,
            "description": "INCOMING",
            "amount": 21,
            "currency_code": "CAD",
            "created_time": "2024-03-25T12:55:27.422382Z",
            "updated_time": "2024-03-25T13:06:21.350444Z",
            "available_time": null,
            "payment_method_type": "INTERAC_ETRANSFER"
        }
    ]
}
```

Transaction

This package provides methods to initiate deposits and payouts, and to retrieve a list of all transactions for a specific merchant.

Create Credit Card Payment Form

This API call generates a temporary URL for a payment form for credit card, which can be implemented as an iFrame or redirect. The URL remains valid for 30 minutes.

Important Notes:

- Once a customer is created with a unique ID, use the same ID and customer_profile information for all future transactions.

- If customer_profile details differ in later transactions, the existing profile will be updated accordingly.

- After successfully completing the transaction, it will be classified as an INCOMING transaction.

- Once the transaction status is SETTLED, the funds will be added to the merchant's account balance.

Request Parameters

Name	Type	Length	Description	Required/Optional
customer_profile	object	-	Customer profile details.	**Required**
customer_id	string	min - 1 max - 50	Unique customer identifier.	**Required**
transaction_id	string	min - 1 max - 50	Unique transaction identifier.	**Required**
amount	number	The max amount of numbers before comma must be 10 and after 2.	Transaction amount.	**Required**
currency_code	string	-	Transaction currency code. Possible values: BRL	**Required**
customer_fee_percent	number	The max amount of numbers before comma must be 10 and after 2.	Specifies the percentage of the transaction fees that will be charged to the customer.	**Optional**
locale	string (enum)	-	An ISO 639 alpha-2 or alpha-3 language code. Possible values: EN , FR , PT	**Optional**
webhook_url	string	min - 1 max - 255	Webhook URL to be notified when transaction status changes.	**Optional**
redirect_url	object	-	URL to redirect after payment.	**Optional**
signature	string	-	Signature for securing the request.	**Optional**
payment_method_type	string (enum)	-	Specifies the type of payment method to be used. By default, this is set to CREDIT_CARD. Possible values: CREDIT_CARD	**Optional**

Name	Type	Length	Description	Required/Optional
params	array (string)	-	Additional parameters that you can specify will be returned in the webhook and in the corresponding API endpoints.	**Optional**

Customer Profile Request Parameters

Name	Type	Length	Description	Required/Optional
first_name	string	min - 1 max - 255	Customer's first name.	**Required**
last_name	string	min - 1 max - 255	Customer's last name.	**Required**
date_of_birth	string (date)	-	Customer's date of birth in **YYYY-MM-DD** format. Auto-generated if omitted.	**Optional**
email	string	min - 6 max - 64	Customer's email address	**Required**
phone	string	-	Customer's phone number in **000000000** format. Used for SMS notifications.	**Optional**
tax_id	string	min - 1 max - 255	Tax id (National Identification Number) of the customer.	**Optional**
address_a	string	min - 1 max - 255	Customer's primary address.	**Optional**
address_b	string	min - 1 max - 255	Additional address details.	**Optional**
city	string	min - 1 max - 50	Customer's city.	**Optional**
province	string	min - 1 max - 50	Customer's province.	**Optional**
postal_code	string	min - 1 max - 10	Customer's postal code.	**Optional**
country	string	min - 1 max - 50	Customer's country. By default, this is set to BR.	**Optional**
jwt	string	-	JWT for customer authentication. (Deprecated)	**Optional**

Redirect Url Request Parameters

Name	Type	Length	Description	Required/Optional
success_url	string	min - 1 max - 255	URL for successful transaction redirection.	**Optional**
failed_url	string	min - 1 max - 255	URL for successful transaction redirection.	**Optional**

Response Parameters

Name	Description	Type
payment_form	Url to open the generated payment form.	string

Curl	HTTP

```
curl -X POST -H "MerchantID: {{merchantId}}" -H "MerchantToken:
{{merchantToken}}" -d '{
  "currency_code": "",
  "customer_profile": {
    "date_of_birth": "",
    "email": "",
    "first_name": "",
    "last_name": "",
    "address_a": "",
    "address_b": "",
    "city": "",
    "country": "",
    "jwt": "",
    "phone": "",
    "postal_code": "",
    "province": "",
    "tax_id": ""
  },
  "amount": "",
  "customer_fee_percent": "",
  "customer_id": "",
  "locale": "",
  "params": [
    "",
    ""
  ],
  "payment_method_type": "",
  "redirect_url": {
    "failed_url": "",
    "success_url": ""
  },
  "signature": "",
  "transaction_id": "",
  "webhook_url": ""
}' "{{baseUrl}}/api/v1/transactions/incoming/credit_card_payment
_form"
```

OK	Authorization information is missing or invalid.

Status	200 OK
	application/json

```
{
    "payment_form": "https://loonio.ca/customer/payment_form/2cd
972a7-c1d0-47f1-85fa-f8c7a2820e88"
}
```

Create Payment Form (Interac, PIX)

This API call generates a temporary URL for a payment form, which can be implemented as an iFrame or redirect. The URL remains valid for 30 minutes.

Important Notes:

- Once a customer is created with a unique ID, use the same ID and customer_profile information for all future transactions.

- If customer_profile details differ in later transactions, the existing profile will be updated accordingly.

- After successfully completing the transaction, it will be classified as an INCOMING transaction.

- Once the transaction status is SETTLED, the funds will be added to the merchant's account balance.

Our system offers two INTERAC payment methods: **Send Money** and **Request Money**. Each method serves a different purpose and has its own process for completing transactions.

INTERAC E-Transfer (Request Money) Payment Flow

With **INTERAC E-Transfer (Request Money)**, the payment process is streamlined. The system automatically prepares the transaction on behalf of the user, skipping the manual transaction creation step and reducing the chance of input errors.
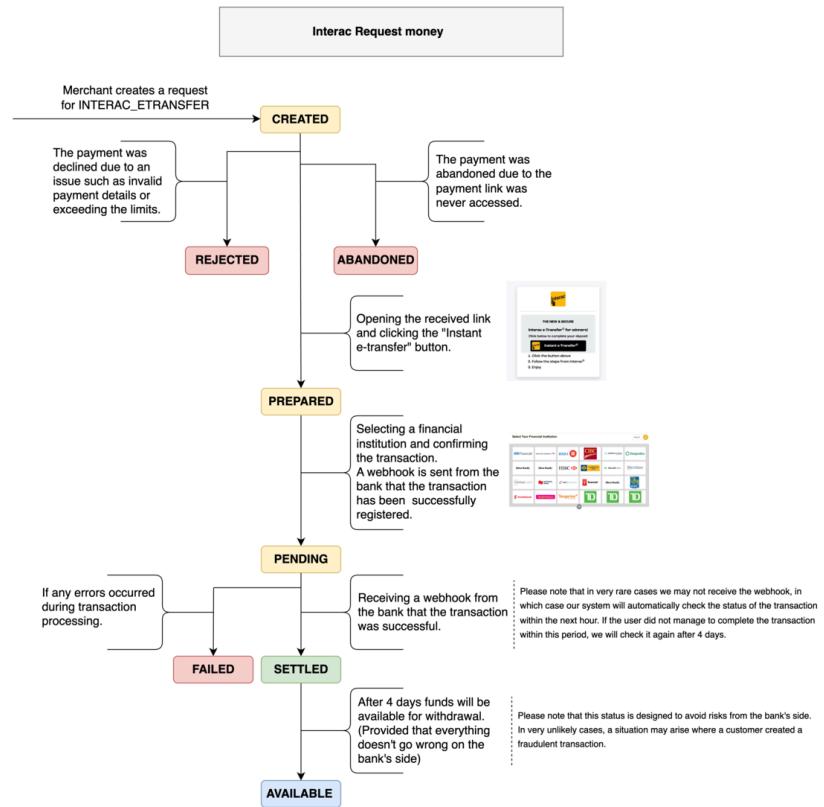
Request Money Flow:

- A request for a payment form is sent to our system, using `"payment_method_type": "INTERAC_ETRANSFER"` in the request body.

- The response contains a link to the payment form, which can be displayed in a modal window.

- The customer clicks a button to proceed with the payment.

- The customer is redirected to their FI's Interac payment form, where the transaction details are already prepared.

- The customer logs in to their FI and confirms the transaction.

The following diagram shows the flow for Interac request money with statuses:

Sandbox Provider-Specific Behavior

Since Interac does not offer a dedicated sandbox environment, our system relies on the implementation provided by our banking partners. Current provider's implementation may exhibit unique behavior, which should be taken into account during development and testing.

Current behavior on our sandbox environment:

- In the sandbox environment, the bank selection window is not available when opening the payment form. Instead, a placeholder displaying the message **"Error"** is shown.

- The transaction is automatically completed upon initiating the payment form and immediately updating its status when the **"Error"** message page appears.

Notes:

- **Handling Transaction Amount Changes:** For this type of transaction, the amount is fixed and cannot be modified from the original value.

INTERAC (Send Money) Payment Flow

When users select **INTERAC (Send Money)**, they are redirected to a payment form generated by our system. This method gives users full control over the payment, providing additional security by allowing them to manually complete the transaction through their own financial institution (FI).

Send Money Flow:
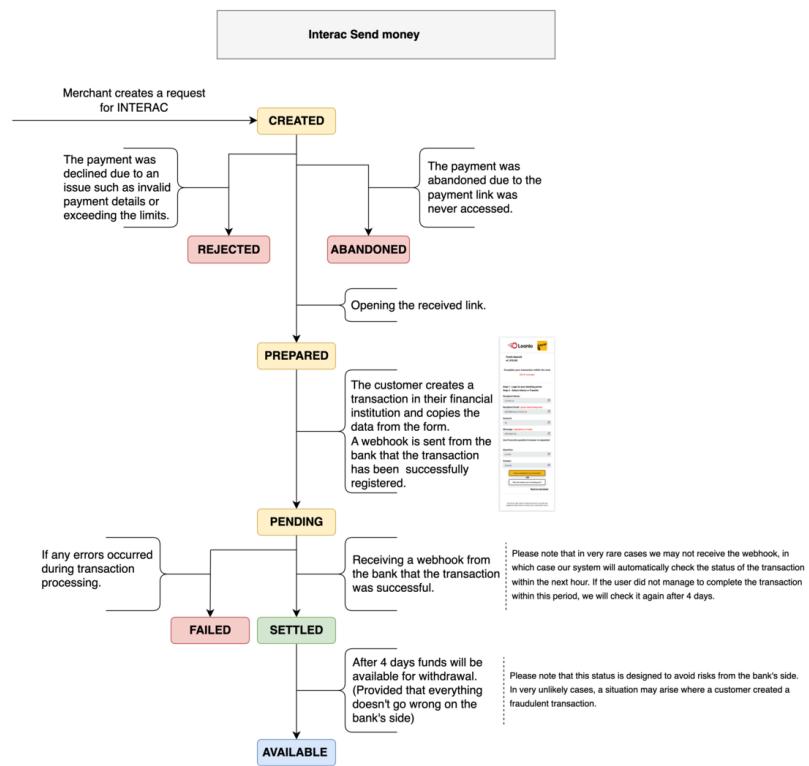
- A request for a payment form is sent to our system, using `"payment_method_type": "INTERAC"` in the request body.

- The response contains a link to the payment form, which can be displayed in a modal window.

- The customer logs in to their FI and manually creates the transaction using the details provided on the payment form.

- Once the customer completes the transaction in their FI, they click the "I have finished my Interac transaction" button to return to the casino.

This process is designed for users who prefer more control over their payments.

The following diagram shows the flow for Interac send money with statuses:

Notes:

- **Handling Transaction Amount Changes:** For this type of transaction, it is possible for the user to modify the originally set amount. Since users create these transactions themselves, they may enter an amount that differs from the predefined value on our payment form. Our system is designed to handle such scenarios. By default, the ability to change the transaction amount is disabled, and any transactions with mismatched amounts will fail. However, this feature can be enabled if your system supports it. When enabled, we will send the updated transaction amount via our webhook to ensure proper processing.

Summary:

- **Send Money:** Users manually create the transaction in their FI for added control and security.

- **Request Money:** The system prepares the transaction, saving time and minimizing errors.

Request Parameters

Name	Type	Length	Description	Required/Optional
customer_profile	object	-	Customer profile details.	**Required**
customer_id	string	min - 1 max - 50	Unique customer identifier.	**Required**
transaction_id	string	min - 1 max - 50	Unique transaction identifier.	**Required**
amount	number	The max amount of numbers before comma must be 10 and after 2.	Transaction amount.	**Required**
currency_code	string	-	Transaction currency code. Possible values: BRL , CAD	**Required**
customer_fee_percent	number	The max amount of numbers before comma must be 10 and after 2.	Specifies the percentage of the transaction fees that will be charged to the customer.	**Optional**
locale	string (enum)	-	An ISO 639 alpha-2 or alpha-3 language code. Possible values: EN , FR , PT	**Optional**
webhook_url	string	min - 1 max - 255	Webhook URL to be notified when transaction status changes.	**Optional**
redirect_url	object	-	URL to redirect after payment.	**Optional**
signature	string	-	Signature for securing the request.	**Optional**

Name	Type	Length	Description	Required/Optional
payment_method_type	string (enum)	-	Specifies the type of payment method to be used. By default, this is set to INTERAC_ETRANSFER.**Optional** Possible values: `INTERAC`, `INTERAC_ETRANSFER`, `PIX`	
params	array (string)	-	Additional parameters that you can specify will be returned in the webhook and in the corresponding API endpoints.	**Optional**
financial_institution	object	-	Financial institution data for the bank forwarding feature. If enabled, users are redirected immediately to the selected bank payment URL.	**Optional**

Customer Profile Request Parameters

Name	Type	Length	Description	Required/Optional
first_name	string	min - 1 max - 255	Customer's first name.	**Required**
last_name	string	min - 1 max - 255	Customer's last name.	**Required**
date_of_birth	string (date)	-	Customer's date of birth in **YYYY-MM-DD** format. Auto-generated if omitted.	**Optional**
email	string	min - 6 max - 64	Customer's email address	**Required**
phone	string	-	Customer's phone number in **000000000** format. Used for SMS notifications.	**Optional**
tax_id	string	min - 1 max - 255	Tax id (National Identification Number) of the customer.	**Optional**
address_a	string	min - 1 max - 255	Customer's primary address.	**Optional**
address_b	string	min - 1 max - 255	Additional address details.	**Optional**

Name	Type	Length	Description	Required/Optional
city	string	min - 1 max - 50	Customer's city.	**Optional**
province	string	min - 1 max - 50	Customer's province.	**Optional**
postal_code	string	min - 1 max - 10	Customer's postal code.	**Optional**
country	string	min - 1 max - 50	Customer's country. By default, this is set to CA.	**Optional**
jwt	string	-	JWT for customer authentication. (Deprecated)	**Optional**

Redirect Url Request Parameters

Name	Type	Length	Description	Required/Optional
success_url	string	min - 1 max - 255	URL for successful transaction redirection.	**Optional**
failed_url	string	min - 1 max - 255	URL for successful transaction redirection.	**Optional**

Financial Institution Request Parameters

Name	Type	Length	Description	Required/Optional
financial_institution_id	string	-	financial institution id, for example: `CA000001`	**Required**
credit_union_id	string	-	credit union id, should be used for credit unions only.	**Optional**

Response Parameters

Name	Description	Type
payment_form	Url to open the generated payment form.	string

Curl	HTTP

```
curl -X POST -H "MerchantID: {{merchantId}}" -H "MerchantToken:
{{merchantToken}}" -d '{
  "currency_code": "",
  "customer_profile": {
    "date_of_birth": "",
    "email": "",
    "first_name": "",
    "last_name": "",
    "address_a": "",
    "address_b": "",
    "city": "",
    "country": "",
    "jwt": "",
    "phone": "",
    "postal_code": "",
    "province": "",
    "tax_id": ""
  },
  "amount": "",
  "customer_fee_percent": "",
  "customer_id": "",
  "locale": "",
  "params": [
    "",
    ""
  ],
  "payment_method_type": "",
  "redirect_url": {
    "failed_url": "",
    "success_url": ""
  },
  "signature": "",
  "transaction_id": "",
  "webhook_url": ""
}' "{{baseUrl}}/api/v1/transactions/incoming/payment_form"
```

OK	Authorization information is missing or invalid.

Status	200 OK
	application/json

```
{
    "payment_form": "https://loonio.ca/customer/payment_form/2cd
972a7-c1d0-47f1-85fa-f8c7a2820e88"
}
```

Create Interac Payout

This API call enables you to transfer funds to a customer via Interac.

Process:

1. When the transaction is initiated, it will be marked as `PENDING` , and the funds will be deducted from the Merchant's account balance.

2. If the transaction fails, the deducted funds will be returned to the Merchant's balance.

In summary, this call creates a new transaction where the Merchant's balance is adjusted immediately upon initiation, and any failed transactions will reverse the balance change.

Note: The resulting transaction will be marked as OUTGOING_NOT_VERIFIED.

The following diagram shows the flow for Interac request money payout with statuses:

Request Parameters

Name	Type	Length	Description	Required/Optional
customer_profile	object	-	Customer profile details.	**Required**
customer_id	string	min - 1 max - 50	Unique customer identifier.	**Required**
transaction_id	string	min - 1 max - 50	Unique transaction identifier.	**Required**
amount	number	The max amount of numbers before comma must be 10 and after 2.	Transaction amount.	**Required**

Name	Type	Length	Description	Required/Optional
currency_code	string	-	Transaction currency code. Possible values: BRL , CAD	**Required**
customer_fee_percent	number	The max amount of numbers before comma must be 10 and after 2.	Specifies the percentage of the transaction fees that will be charged to the customer.	**Optional**
locale	string (enum)	-	An ISO 639 alpha-2 or alpha-3 language code. Possible values: EN , FR , PT	**Optional**
webhook_url	string	min - 1 max - 255	Webhook URL to be notified when transaction status changes.	**Optional**
params	array (string)	-		**Optional**

Customer Profile Request Parameters

Name	Type	Length	Description	Required/Optional
first_name	string	min - 1 max - 255	Customer's first name.	**Required**
last_name	string	min - 1 max - 255	Customer's last name.	**Required**
date_of_birth	string (date)	-	Customer's date of birth in **YYYY-MM-DD** format. Auto-generated if omitted.	**Optional**
email	string	min - 6 max - 64	Customer's email address	**Required**
phone	string	-	Customer's phone number in **000000000** format. Used for SMS notifications.	**Optional**
tax_id	string	min - 1 max - 255	Tax id (National Identification Number) of the customer.	**Optional**
address_a	string	min - 1 max - 255	Customer's primary address.	**Optional**

Name	Type	Length	Description	Required/Optional
address_b	string	min - 1 max - 255	Additional address details.	**Optional**
city	string	min - 1 max - 50	Customer's city.	**Optional**
province	string	min - 1 max - 50	Customer's province.	**Optional**
postal_code	string	min - 1 max - 10	Customer's postal code.	**Optional**
country	string	min - 1 max - 50	Customer's country. By default, this is set to CA.	**Optional**
jwt	string	-	JWT for customer authentication. (Deprecated)	**Optional**

Response Parameters

Name	Description	Type
amount	The amount of the transaction. This field is optional.	number
answer	Optional field that may contain an answer related to the transaction.	string
api_transaction_id	The unique identifier for the transaction.	string
created_time	The timestamp when the transaction was created.	string (date-time)
currency_code	The currency code for the transaction.	string
customer_fee_percent	The percentage of the transaction fee charged to the customer.	number
customer_profile	Contains details about the customer profile associated with the transaction.	object
id	The unique identifier for the transaction.	integer
locale	The locale for the transaction.	string
message	An optional message related to the transaction	string
params	An array of additional parameters associated with the transaction.	array (string)
payment_method_type	The type of payment method used for the transaction. Possible values: `CREDIT_CARD`, `EFT`, `INTERAC`, `INTERAC_ETRANSFER`, `PIX`	string (enum)
pix	Details related to PIX payments, if applicable. (Deprecated).	object
question	An optional question related to the transaction. (Deprecated).	string

Name	Description	Type
recipient_email	The email address of the recipient for the transaction. (Deprecated).	string
recipient_name	The name of the recipient for the transaction. (Deprecated).	string
redirect_url	Contains URLs for redirecting after transaction completion. (Deprecated).	string
state	State of transaction. Possible values: `CREATED`, `PREPARED`, `PENDING`, `SETTLED`, `AVAILABLE`, `REJECTED`, `ABANDONED`, `CONNECTED_ABANDONED`, `CONNECTED_INSUFFICIENT_FUNDS`, `FAILED`, `NSF`, `RETURNED`, `ROLLBACK`	string (enum)
type	Type of transaction. Possible values: `INCOMING`, `OUTGOING_VERIFIED`, `OUTGOING_NOT_VERIFIED`, `OUTGOING_CUSTOMER_DEFINED`	string (enum)
updated_time	The timestamp when the transaction was last updated.	string (date-time)
website_image	Contains information about an image associated with the transaction, such as a website logo or other relevant image. (Deprecated).	object

Customer Profile Response Parameters

Name	Description	Type
address_a	The primary address line of the customer.	string
address_b	The secondary address line of the customer.	string
city	The city of the customer's address.	string
country	The country of the customer's location.	string
countryCode	The country code of the customer's location.	string
date_of_birth	The customer's date of birth. (formatted as YYYY-MM-DD)	string
email	The customer's email address.	string
first_name	The customer's first name.	string
id	A unique identifier for the customer profile.	integer
jwt	JWT for customer authentication. (Deprecated)	string
last_name	The customer's last name.	string
phone	The customer's phone number.	string
postal_code	The postal code or ZIP code of the customer's address.	string
profile	Additional profile information about the customer in JSON format.	string

Name	Description	Type
province	The state, province, territory, or district of the customer's location, specific to the country.	string
tax_id	The customer's tax identification number. This field stores the unique identifier associated with an individual in a specific country.	string

Curl	HTTP

```
curl -X POST -H "MerchantID: {{merchantId}}" -H "MerchantToken:
{{merchantToken}}" -d '{
  "currency_code": "",
  "customer_profile": {
    "date_of_birth": "",
    "email": "",
    "first_name": "",
    "last_name": "",
    "address_a": "",
    "address_b": "",
    "city": "",
    "country": "",
    "jwt": "",
    "phone": "",
    "postal_code": "",
    "province": "",
    "tax_id": ""
  },
  "amount": "",
  "customer_fee_percent": "",
  "customer_id": "",
  "locale": "",
  "params": [
    "",
    ""
  ],
  "transaction_id": "",
  "webhook_url": ""
}' "{{baseUrl}}/api/v1/transactions/outgoing/send_to_interac"
```

OK	Authorization information is missing or invalid.

Status	200 OK
	Wed, 18 Sep 2024 16:57:14 GMT
	application/json
	225
	keep-alive
	Root=1-66eb066a-01bfe32c7c0aaebc3a45624c;
	Origin
	Access-Control-Request-Method

	Access-Control-Request-Headers
	nosniff
	0
	no-cache, no-store, max-age=0, must-revalidate
	no-cache
	0
	DENY
	eT3wohByYosEMBQ=

```
{
    "id": 1,
    "api_transaction_id": "transaction-1",
    "customer_profile": {
        "id": 29903,
        "countryCode": "CA",
        "profile": "customerProfile{firstName='First', lastName
='Last', taxId='11111111111', addressA='string', addressB='strin
g', postalCode='string', province='string', city='string', count
ry='CA', email='test@test.com', phone='000000000'}",
        "first_name": "First",
        "last_name": "Last",
        "date_of_birth": "1995-03-08",
        "email": "test@test.com",
        "phone": "000000000",
        "tax_id": "11111111111",
        "address_a": "string",
        "address_b": "string",
        "city": "string",
        "province": "string",
        "country": "CA",
        "postal_code": "string",
        "jwt": null
    },
    "amount": 10.00,
    "currency_code": "CAD",
    "customer_fee_percent": 0.00,
    "type": "OUTGOING_NOT_VERIFIED",
    "state": "PREPARED",
    "locale": "CA",
    "created_time": "2024-09-18T16:58:15.216433Z",
    "updated_time": "2024-09-18T16:58:15.365881Z",
    "recipient_name": null,
    "recipient_email": null,
    "message": null,
    "question": null,
    "answer": null,
    "payment_method_type": "INTERAC_ETRANSFER",
    "website_image": null
}
```

file:///Users/idereviankin/Documents/loonio-pub-api-bf/Loonio's API Documentation v.1.10.0.html#request-transaction-create-payment-form-interac-pix

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Create PIX Payout

This API call enables you to transfer funds to a customer via PIX.

Process:

1. When the transaction is initiated, it will be marked as `PENDING` , and the funds will be deducted from the Merchant's account balance.

2. If the transaction fails, the deducted funds will be returned to the Merchant's balance.

In summary, this call creates a new transaction where the Merchant's balance is adjusted immediately upon initiation, and any failed transactions will reverse the balance change.

Note: The resulting transaction will be marked as OUTGOING_NOT_VERIFIED.

Request Parameters

Name	Type	Length	Description	Required/Optional
customer_profile	object	-	Customer profile details.	**Required**
customer_id	string	min - 1 max - 50	Unique customer identifier.	**Required**
transaction_id	string	min - 1 max - 50	Unique transaction identifier.	**Required**
amount	number	The max amount of numbers before comma must be 10 and after 2.	Transaction amount.	**Required**
currency_code	string	-	Transaction currency code. Possible values: `BRL` , `CAD`	**Required**
customer_fee_percent	number	The max amount of numbers before comma must be 10 and after 2.	Specifies the percentage of the transaction fees that will be charged to the customer.	**Optional**
locale	string (enum)	-	An ISO 639 alpha-2 or alpha-3 language code. Possible values: `EN` , `FR` , `PT`	**Optional**

Name	Type	Length	Description	Required/Optional
webhook_url	string	min - 1 max - 255	Webhook URL to be notified when transaction status changes.	Optional
params	array (string)	-		Optional

Customer Profile Request Parameters

Name	Type	Length	Description	Required/Optional
first_name	string	min - 1 max - 255	Customer's first name.	Required
last_name	string	min - 1 max - 255	Customer's last name.	Required
date_of_birth	string (date)	-	Customer's date of birth in **YYYY-MM-DD** format. Auto-generated if omitted.	Optional
email	string	min - 6 max - 64	Customer's email address	Required
phone	string	-	Customer's phone number in **000000000** format. Used for SMS notifications.	Optional
tax_id	string	min - 1 max - 255	Tax id (National Identification Number) of the customer.	Optional
address_a	string	min - 1 max - 255	Customer's primary address.	Optional
address_b	string	min - 1 max - 255	Additional address details.	Optional
city	string	min - 1 max - 50	Customer's city.	Optional
province	string	min - 1 max - 50	Customer's province.	Optional
postal_code	string	min - 1 max - 10	Customer's postal code.	Optional
country	string	min - 1 max - 50	Customer's country. By default, this is set to CA.	Optional
jwt	string	-	JWT for customer authentication. (Deprecated)	Optional

Response Parameters

Name	Description	Type
amount	The amount of the transaction. This field is optional.	number
answer	Optional field that may contain an answer related to the transaction.	string
api_transaction_id	The unique identifier for the transaction.	string
created_time	The timestamp when the transaction was created.	string (date-time)
currency_code	The currency code for the transaction.	string
customer_fee_percent	The percentage of the transaction fee charged to the customer.	number
customer_profile	Contains details about the customer profile associated with the transaction.	object
id	The unique identifier for the transaction.	integer
locale	The locale for the transaction.	string
message	An optional message related to the transaction	string
params	An array of additional parameters associated with the transaction.	array (string)
payment_method_type	The type of payment method used for the transaction. Possible values: `CREDIT_CARD`, `EFT`, `INTERAC`, `INTERAC_ETRANSFER`, `PIX`	string (enum)
pix	Details related to PIX payments, if applicable. (Deprecated).	object
question	An optional question related to the transaction. (Deprecated).	string
recipient_email	The email address of the recipient for the transaction. (Deprecated).	string
recipient_name	The name of the recipient for the transaction. (Deprecated).	string
redirect_url	Contains URLs for redirecting after transaction completion. (Deprecated).	string

Name	Description	Type
state	State of transaction. Possible values: `CREATED`, `PREPARED`, `PENDING`, `SETTLED`, `AVAILABLE`, `REJECTED`, `ABANDONED`, `CONNECTED_ABANDONED`, `CONNECTED_INSUFFICIENT_FUNDS`, `FAILED`, `NSF`, `RETURNED`, `ROLLBACK`	string (enum)
type	Type of transaction. Possible values: `INCOMING`, `OUTGOING_VERIFIED`, `OUTGOING_NOT_VERIFIED`, `OUTGOING_CUSTOMER_DEFINED`	string (enum)
updated_time	The timestamp when the transaction was last updated.	string (date-time)
website_image	Contains information about an image associated with the transaction, such as a website logo or other relevant image. (Deprecated).	object

Customer Profile Response Parameters

Name	Description	Type
address_a	The primary address line of the customer.	string
address_b	The secondary address line of the customer.	string
city	The city of the customer's address.	string
country	The country of the customer's location.	string
countryCode	The country code of the customer's location.	string
date_of_birth	The customer's date of birth. (formatted as YYYY-MM-DD)	string
email	The customer's email address.	string
first_name	The customer's first name.	string
id	A unique identifier for the customer profile.	integer
jwt	JWT for customer authentication. (Deprecated)	string
last_name	The customer's last name.	string
phone	The customer's phone number.	string
postal_code	The postal code or ZIP code of the customer's address.	string
profile	Additional profile information about the customer in JSON format.	string
province	The state, province, territory, or district of the customer's location, specific to the country.	string
tax_id	The customer's tax identification number. This field stores the unique identifier associated with an individual in a specific country.	string

Curl	HTTP

```
curl -X POST -H "MerchantID: {{merchantId}}" -H "MerchantToken:
{{merchantToken}}" -d '{
  "currency_code": "",
  "customer_profile": {
    "date_of_birth": "",
    "email": "",
    "first_name": "",
    "last_name": "",
    "address_a": "",
    "address_b": "",
    "city": "",
    "country": "",
    "jwt": "",
    "phone": "",
    "postal_code": "",
    "province": "",
    "tax_id": ""
  },
  "amount": "",
  "customer_fee_percent": "",
  "customer_id": "",
  "locale": "",
  "params": [
    "",
    ""
  ],
  "transaction_id": "",
  "webhook_url": ""
}' "{{baseUrl}}/api/v1/transactions/outgoing/send_to_pix"
```

OK	Authorization information is missing or invalid.

Status	200 OK
	Wed, 18 Sep 2024 19:25:48 GMT
	application/json
	225
	keep-alive
	Root=1-66eb293c-13475d9f48d6c57418d0cd09;
	Origin
	Access-Control-Request-Method
	Access-Control-Request-Headers
	nosniff
	0
	no-cache, no-store, max-age=0, must-revalidate

no-cache
0
DENY
eUNhihQTYosENZA=

```
{
    "id": 1,
    "api_transaction_id": "transaction-1",
    "customer_profile": {
        "id": 29903,
        "countryCode": "BR",
        "profile": "customerProfile{firstName='First', lastName
='Last', taxId='11111111111', addressA='string', addressB='strin
g', postalCode='string', province='string', city='string', count
ry='BR', email='test@test.com', phone='000000000'}",
        "first_name": "First",
        "last_name": "Last",
        "date_of_birth": "1995-03-08",
        "email": "test@test.com",
        "phone": "000000000",
        "tax_id": "11111111111",
        "address_a": "string",
        "address_b": "string",
        "city": "string",
        "province": "string",
        "country": "BR",
        "postal_code": "string",
        "jwt": null
    },
    "amount": 10.00,
    "currency_code": "BRL",
    "customer_fee_percent": 0.00,
    "type": "OUTGOING_NOT_VERIFIED",
    "state": "PREPARED",
    "locale": "PT",
    "created_time": "2024-09-18T16:58:15.216433Z",
    "updated_time": "2024-09-18T16:58:15.365881Z",
    "recipient_name": null,
    "recipient_email": null,
    "message": null,
    "question": null,
    "answer": null,
    "payment_method_type": "PIX",
    "website_image": null
}
```

Create EFT Not Verified Payout

This API call allows you to send funds via EFT to a customer who has not yet been verified. Use this when the customer hasn't completed an incoming transaction for verification.

Process:

1. When the transaction is initiated, it will be marked as `PENDING`, and the funds will be deducted from the Merchant's account balance.

2. If the transaction fails, the deducted funds will be returned to the Merchant's balance.

In summary, this call creates a new transaction where the Merchant's balance is adjusted immediately upon initiation, and any failed transactions will reverse the balance change.

Note: This endpoint is specifically for EFT transactions with unverified customers. The resulting transaction will be marked as OUTGOING_NOT_VERIFIED.

Request Parameters

Name	Type	Length	Description	Required/Optional
customer_profile	object	-	Customer profile details.	**Required**
bank_account	object	-	Customer bank account details.	**Required**
customer_id	string	min - 1 max - 50	Unique customer identifier.	**Required**
transaction_id	string	min - 1 max - 50	Unique transaction identifier.	**Required**
amount	number	The max amount of numbers before comma must be 10 and after 2.	Transaction amount.	**Required**
currency_code	string	-	Transaction currency code. Possible values: `BRL`, `CAD`	**Required**
country_code	string (enum)	-	Transaction country code. Possible values: `BR`, `CA`	**Required**
customer_fee_percent	number	The max amount of numbers before comma must be 10 and after 2.	Specifies the percentage of the transaction fees that will be charged to the customer.	**Optional**

Name	Type	Length	Description	Required/Optional
locale	string (enum)	-	An ISO 639 alpha-2 or alpha-3 language code. Possible values: EN , FR , PT	**Optional**
webhook_url	string	min - 1 max - 255	Webhook URL to be notified when transaction status changes.	**Optional**
params	array (string)	-		**Optional**

Customer Profile Request Parameters

Name	Type	Length	Description	Required/Optional
first_name	string	min - 1 max - 255	Customer's first name.	**Required**
last_name	string	min - 1 max - 255	Customer's last name.	**Required**
date_of_birth	string (date)	-	Customer's date of birth in **YYYY-MM-DD** format. Auto-generated if omitted.	**Optional**
email	string	min - 6 max - 64	Customer's email address	**Required**
phone	string	-	Customer's phone number in **000000000** format. Used for SMS notifications.	**Optional**
tax_id	string	min - 1 max - 255	Tax id (National Identification Number) of the customer.	**Optional**
address_a	string	min - 1 max - 255	Customer's primary address.	**Optional**
address_b	string	min - 1 max - 255	Additional address details.	**Optional**
city	string	min - 1 max - 50	Customer's city.	**Optional**
province	string	min - 1 max - 50	Customer's province.	**Optional**
postal_code	string	min - 1 max - 10	Customer's postal code.	**Optional**

Name	Type	Length	Description	Required/Optional
country	string	min - 1 max - 50	Customer's country. By default, this is set to CA.	**Optional**
jwt	string	-	JWT for customer authentication. (Deprecated)	**Optional**

Customer Bank Account Request Parameters

Name	Type	Length	Description	Required/Optional
account_branch	string	min - 5 max - 5	he branch number of the account. It must follow a 5-digit numeric pattern. Pattern: ^(\\d{5})$	**Required**
account_institution	string	min - 3 max - 3	The institution number associated with the account. It must be a 3-digit numeric value. Pattern: ^(\\d{3})$	**Required**
account_number	string	min - 1 max - 100	The full account number for the transaction.	**Required**
account_routing	string	min - 9 max - 9	The routing number used for the account. It must follow a 9-digit numeric pattern. Pattern: ^(\\d{9})$	**Required**

Response Parameters

Name	Description	Type
amount	The amount of the transaction. This field is optional.	number
answer	Optional field that may contain an answer related to the transaction.	string
api_transaction_id	The unique identifier for the transaction.	string
created_time	The timestamp when the transaction was created.	string (date-time)
currency_code	The currency code for the transaction.	string
customer_fee_percent	The percentage of the transaction fee charged to the customer.	number
customer_profile	Contains details about the customer profile associated with the transaction.	object
id	The unique identifier for the transaction.	integer
locale	The locale for the transaction.	string
message	An optional message related to the transaction	string
params	An array of additional parameters associated with the transaction.	array (string)

Name	Description	Type
payment_method_type	The type of payment method used for the transaction. Possible values: `CREDIT_CARD` , `EFT` , `INTERAC` , `INTERAC_ETRANSFER` , `PIX`	string (enum)
pix	Details related to PIX payments, if applicable. (Deprecated).	object
question	An optional question related to the transaction. (Deprecated).	string
recipient_email	The email address of the recipient for the transaction. (Deprecated).	string
recipient_name	The name of the recipient for the transaction. (Deprecated).	string
redirect_url	Contains URLs for redirecting after transaction completion. (Deprecated).	string
state	State of transaction. Possible values: `CREATED` , `PREPARED` , `PENDING` , `SETTLED` , `AVAILABLE` , `REJECTED` , `ABANDONED` , `CONNECTED_ABANDONED` , `CONNECTED_INSUFFICIENT_FUNDS` , `FAILED` , `NSF` , `RETURNED` , `ROLLBACK`	string (enum)
type	Type of transaction. Possible values: `INCOMING` , `OUTGOING_VERIFIED` , `OUTGOING_NOT_VERIFIED` , `OUTGOING_CUSTOMER_DEFINED`	string (enum)
updated_time	The timestamp when the transaction was last updated.	string (date-time)
website_image	Contains information about an image associated with the transaction, such as a website logo or other relevant image. (Deprecated).	object

Customer Profile Response Parameters

Name	Description	Type
address_a	The primary address line of the customer.	string
address_b	The secondary address line of the customer.	string
city	The city of the customer's address.	string
country	The country of the customer's location.	string

Name	Description	Type
countryCode	The country code of the customer's location.	string
date_of_birth	The customer's date of birth. (formatted as YYYY-MM-DD)	string
email	The customer's email address.	string
first_name	The customer's first name.	string
id	A unique identifier for the customer profile.	integer
jwt	JWT for customer authentication. (Deprecated)	string
last_name	The customer's last name.	string
phone	The customer's phone number.	string
postal_code	The postal code or ZIP code of the customer's address.	string
profile	Additional profile information about the customer in JSON format.	string
province	The state, province, territory, or district of the customer's location, specific to the country.	string
tax_id	The customer's tax identification number. This field stores the unique identifier associated with an individual in a specific country.	string

Curl	HTTP

```
curl -X POST -H "MerchantID: {{merchantId}}" -H "MerchantToken:
{{merchantToken}}" -d '{
  "bank_account": {
    "account_branch": "",
    "account_institution": "",
    "account_number": "",
    "account_routing": ""
  },
  "country_code": "",
  "currency_code": "",
  "customer_profile": {
    "date_of_birth": "",
    "email": "",
    "first_name": "",
    "last_name": "",
    "address_a": "",
    "address_b": "",
    "city": "",
    "country": "",
    "jwt": "",
    "phone": "",
    "postal_code": "",
    "province": "",
    "tax_id": ""
  },
  "amount": "",
  "customer_fee_percent": "",
  "customer_id": "",
  "locale": "",
  "params": [
    "",
    ""
  ],
  "transaction_id": "",
  "webhook_url": ""
}' "{{baseUrl}}/api/v1/transactions/outgoing/send_to_not_verifie
d"
```

| OK | Authorization information is missing or invalid. |

Status	200 OK
	Wed, 18 Sep 2024 19:29:00 GMT
	application/json
	225
	keep-alive
	Root=1-66eb29fc-0d4298f9613e2ee12003d932;
	Origin
	Access-Control-Request-Method

	Access-Control-Request-Headers
	nosniff
	0
	no-cache, no-store, max-age=0, must-revalidate
	no-cache
	0
	DENY
	eUN_kiZbYosEJHA=

```
{
    "id": 1,
    "api_transaction_id": "transaction-1",
    "customer_profile": {
        "id": 29903,
        "countryCode": "CA",
        "profile": "customerProfile{firstName='First', lastName
='Last', taxId='11111111111', addressA='string', addressB='strin
g', postalCode='string', province='string', city='string', count
ry='CA', email='test@test.com', phone='000000000'}",
        "first_name": "First",
        "last_name": "Last",
        "date_of_birth": "1995-03-08",
        "email": "test@test.com",
        "phone": "000000000",
        "tax_id": "11111111111",
        "address_a": "string",
        "address_b": "string",
        "city": "string",
        "province": "string",
        "country": "CA",
        "postal_code": "string",
        "jwt": null
    },
    "amount": 10.00,
    "currency_code": "CAD",
    "customer_fee_percent": 0.00,
    "type": "OUTGOING_NOT_VERIFIED",
    "state": "PREPARED",
    "locale": "CA",
    "created_time": "2024-09-18T16:58:15.216433Z",
    "updated_time": "2024-09-18T16:58:15.365881Z",
    "recipient_name": null,
    "recipient_email": null,
    "message": null,
    "question": null,
    "answer": null,
    "payment_method_type": "EFT",
    "website_image": null
}
```

Create EFT Verified Payout

This API call allows you to send funds to a verified customer via EFT, using their previously authorized bank account from a prior INCOMING transaction. If the customer has already authorized their bank account with a previous INCOMING transaction, you don't need to provide the account details again — the most recent authorized bank account will automatically be used.

Once the transaction is initiated (PENDING), the funds will be deducted from the Merchant's balance. If the transaction fails, the funds will be returned to the Merchant.

Note: This endpoint is exclusively for EFT transactions.

Request Parameters

Name	Type	Length	Description	Required/Optional
customer_profile	object	-	Customer profile details.	**Required**
customer_id	string	min - 1 max - 50	Unique customer identifier.	**Required**
transaction_id	string	min - 1 max - 50	Unique transaction identifier.	**Required**
amount	number	The max amount of numbers before comma must be 10 and after 2.	Transaction amount.	**Required**
currency_code	string	-	Transaction currency code. Possible values: BRL , CAD	**Required**
customer_fee_percent	number	The max amount of numbers before comma must be 10 and after 2.	Specifies the percentage of the transaction fees that will be charged to the customer.	**Optional**
locale	string (enum)	-	An ISO 639 alpha-2 or alpha-3 language code. Possible values: EN , FR , PT	**Optional**
webhook_url	string	min - 1 max - 255	Webhook URL to be notified when transaction status changes.	**Optional**

Name	Type	Length	Description	Required/Optional
params	array (string)	-		**Optional**

Customer Profile Request Parameters

Name	Type	Length	Description	Required/Optional
first_name	string	min - 1 max - 255	Customer's first name.	**Required**
last_name	string	min - 1 max - 255	Customer's last name.	**Required**
date_of_birth	string (date)	-	Customer's date of birth in **YYYY-MM-DD** format. Auto-generated if omitted.	**Optional**
email	string	min - 6 max - 64	Customer's email address	**Required**
phone	string	-	Customer's phone number in **000000000** format. Used for SMS notifications.	**Optional**
tax_id	string	min - 1 max - 255	Tax id (National Identification Number) of the customer.	**Optional**
address_a	string	min - 1 max - 255	Customer's primary address.	**Optional**
address_b	string	min - 1 max - 255	Additional address details.	**Optional**
city	string	min - 1 max - 50	Customer's city.	**Optional**
province	string	min - 1 max - 50	Customer's province.	**Optional**
postal_code	string	min - 1 max - 10	Customer's postal code.	**Optional**
country	string	min - 1 max - 50	Customer's country. By default, this is set to CA.	**Optional**
jwt	string	-	JWT for customer authentication. (Deprecated)	**Optional**

Response Parameters

Name	Description	Type
amount	The amount of the transaction. This field is optional.	number
answer	Optional field that may contain an answer related to the transaction.	string
api_transaction_id	The unique identifier for the transaction.	string

Name	Description	Type
created_time	The timestamp when the transaction was created.	string (date-time)
currency_code	The currency code for the transaction.	string
customer_fee_percent	The percentage of the transaction fee charged to the customer.	number
customer_profile	Contains details about the customer profile associated with the transaction.	object
id	The unique identifier for the transaction.	integer
locale	The locale for the transaction.	string
message	An optional message related to the transaction	string
params	An array of additional parameters associated with the transaction.	array (string)
payment_method_type	The type of payment method used for the transaction. Possible values: `CREDIT_CARD`, `EFT`, `INTERAC`, `INTERAC_ETRANSFER`, `PIX`	string (enum)
pix	Details related to PIX payments, if applicable. (Deprecated).	object
question	An optional question related to the transaction. (Deprecated).	string
recipient_email	The email address of the recipient for the transaction. (Deprecated).	string
recipient_name	The name of the recipient for the transaction. (Deprecated).	string
redirect_url	Contains URLs for redirecting after transaction completion. (Deprecated).	string
state	State of transaction. Possible values: `CREATED`, `PREPARED`, `PENDING`, `SETTLED`, `AVAILABLE`, `REJECTED`, `ABANDONED`, `CONNECTED_ABANDONED`, `CONNECTED_INSUFFICIENT_FUNDS`, `FAILED`, `NSF`, `RETURNED`, `ROLLBACK`	string (enum)
type	Type of transaction. Possible values: `INCOMING`, `OUTGOING_VERIFIED`, `OUTGOING_NOT_VERIFIED`, `OUTGOING_CUSTOMER_DEFINED`	string (enum)

file:///Users/idereviankin/Documents/loonio-pub-api-bf/Loonio's API Documentation v.1.10.0.html#request-transaction-create-payment-form-interac-pix

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Name	Description	Type
updated_time	The timestamp when the transaction was last updated.	string (date-time)
website_image	Contains information about an image associated with the transaction, such as a website logo or other relevant image. (Deprecated).	object

Customer Profile Response Parameters

Name	Description	Type
address_a	The primary address line of the customer.	string
address_b	The secondary address line of the customer.	string
city	The city of the customer's address.	string
country	The country of the customer's location.	string
countryCode	The country code of the customer's location.	string
date_of_birth	The customer's date of birth. (formatted as YYYY-MM-DD)	string
email	The customer's email address.	string
first_name	The customer's first name.	string
id	A unique identifier for the customer profile.	integer
jwt	JWT for customer authentication. (Deprecated)	string
last_name	The customer's last name.	string
phone	The customer's phone number.	string
postal_code	The postal code or ZIP code of the customer's address.	string
profile	Additional profile information about the customer in JSON format.	string
province	The state, province, territory, or district of the customer's location, specific to the country.	string
tax_id	The customer's tax identification number. This field stores the unique identifier associated with an individual in a specific country.	string

Curl	HTTP

```
curl -X POST -H "MerchantID: {{merchantId}}" -H "MerchantToken:
{{merchantToken}}" -d '{
  "currency_code": "",
  "customer_profile": {
    "date_of_birth": "",
    "email": "",
    "first_name": "",
    "last_name": "",
    "address_a": "",
    "address_b": "",
    "city": "",
    "country": "",
    "jwt": "",
    "phone": "",
    "postal_code": "",
    "province": "",
    "tax_id": ""
  },
  "amount": "",
  "customer_fee_percent": "",
  "customer_id": "",
  "locale": "",
  "params": [
    "",
    ""
  ],
  "transaction_id": "",
  "webhook_url": ""
}' "{{baseUrl}}/api/v1/transactions/outgoing/send_to_verified"
```

OK   Authorization information is missing or invalid.

Status	200 OK
	Wed, 18 Sep 2024 19:48:58 GMT
	application/json
	225
	keep-alive
	Root=1-66eb2eaa-4ea4c5632f4a8fbf0f4bdcb2;
	Origin
	Access-Control-Request-Method
	Access-Control-Request-Headers
	nosniff
	0
	no-cache, no-store, max-age=0, must-revalidate

no-cache
0
DENY
eUQ6ojxz4osEMVw=

```
{
    "id": 1,
    "api_transaction_id": "transaction-1",
    "customer_profile": {
        "id": 29903,
        "countryCode": "CA",
        "profile": "customerProfile{firstName='First', lastName
='Last', taxId='11111111111', addressA='string', addressB='strin
g', postalCode='string', province='string', city='string', count
ry='CA', email='test@test.com', phone='000000000'}",
        "first_name": "First",
        "last_name": "Last",
        "date_of_birth": "1995-03-08",
        "email": "test@test.com",
        "phone": "000000000",
        "tax_id": "11111111111",
        "address_a": "string",
        "address_b": "string",
        "city": "string",
        "province": "string",
        "country": "CA",
        "postal_code": "string",
        "jwt": null
    },
    "amount": 10.00,
    "currency_code": "CAD",
    "customer_fee_percent": 0.00,
    "type": "OUTGOING_VERIFIED",
    "state": "PREPARED",
    "locale": "CA",
    "created_time": "2024-09-18T16:58:15.216433Z",
    "updated_time": "2024-09-18T16:58:15.365881Z",
    "recipient_name": null,
    "recipient_email": null,
    "message": null,
    "question": null,
    "answer": null,
    "payment_method_type": "EFT",
    "website_image": null
}
```

Merchant Transaction

The `/transactions/list` endpoint provides a summary of transactions by currency, type, and state, while this method returns detailed information for a specific transaction.

Response Parameters

Name	Description	Type
amount	The amount of the transaction.	number
available_time	The time when the transaction became available.	string (date-time)
currency_code	Currency code.	string
customer_id	The ID of the customer.	string
fraud_state	The fraud status of the transaction. Possible values: `CONFIRMED_FRAUD` , `PRESUMED_FRAUD` , `CONFIRMED_LEGITIMATE` , `PRESUMED_LEGITIMATE`	string (enum)
merchant_id	The ID of the merchant.	string
state	State of transaction. Possible values: `CREATED` , `PREPARED` , `PENDING` , `SETTLED` , `AVAILABLE` , `REJECTED` , `ABANDONED` , `CONNECTED_ABANDONED` , `CONNECTED_INSUFFICIENT_FUNDS` , `FAILED` , `NSF` , `RETURNED` , `ROLLBACK`	string (enum)
transaction_id	The ID of the transaction.	string
type	Type of transaction. Possible values: `INCOMING` , `OUTGOING_VERIFIED` , `OUTGOING_NOT_VERIFIED` , `OUTGOING_CUSTOMER_DEFINED`	string (enum)
params	Additional parameters that were added when creating a transaction.	array (string)
updated_time	Updated time of the transaction.	string (date-time)
created_time	The timestamp when the action was created.	string (date-time)
customer_bank_info	Customer bank details	object

Customer Bank Info Response Parameters

Name	Description	Type
customer_name	Customer name	string
customer_email	Customer email	string
customer_phone_number	Customer phone number	string
customer_bank_name	Customer bank name	string
customer_bank_id	Customer bank ID	string

| Curl | HTTP |

```
curl -X GET -H "MerchantID: {{merchantId}}" -H "MerchantToken:
{{merchantToken}}" "{{baseUrl}}/api/v1/transactions/:transaction
_id/details"
```

| OK | Authorization information is missing or invalid. |

Status	200 OK
	application/json

```json
{
    "transaction_id": "transaction-1",
    "customer_id": "customer-1",
    "merchant_id": "merchant-1",
    "type": "OUTGOING_NOT_VERIFIED",
    "state": "PENDING",
    "fraud_state": null,
    "amount": 5,
    "currency_code": "CAD",
    "created_time": "2023-10-04T08:12:22.023616Z",
    "updated_time": "2023-10-04T08:45:03.912026Z",
    "available_time": null,
    "params": [
        "param-1"
    ],
    "customer_bank_info": {
        "customer_name": "Customer Name",
        "customer_email": "customer.email@email.com",
        "customer_phone_number": "+11111111111",
        "customer_bank_name": "Bank Name",
        "customer_bank_id": "CA000003"
    }
}
```

Merchant Transaction Summary

Returns a comprehensive summary of all transaction types and states for each currency. This summary includes details for every possible combination of transaction type and state (refer to the model for available values).

Response Parameters

Name	Description	Type
-	A list of objects that contains a general summary of transactions related to a specific currency.	array (object)

Currency Summary Response Parameters

Name	Description	Type
currency_code	The currency code used for the transactions.	string
total_amount	The total amount of all transactions in the specified currency.	number

Name	Description	Type
total_customer_fee	The total amount of fees charged to customers across all transactions.	number
total_merchant_fee	The total amount of fees charged to the merchant across all transactions.	number
transactions	An array of detailed summaries for each transaction, including type and state information.	array (object)

State Summary Response Parameters

Name	Description	Type
transaction_type	Type of transaction. Possible values: `INCOMING`, `OUTGOING_VERIFIED`, `OUTGOING_NOT_VERIFIED`, `OUTGOING_CUSTOMER_DEFINED`	string (enum)
transaction_state	State of transaction. Possible values: `CREATED`, `PREPARED`, `PENDING`, `SETTLED`, `AVAILABLE`, `REJECTED`, `ABANDONED`, `CONNECTED_ABANDONED`, `CONNECTED_INSUFFICIENT_FUNDS`, `FAILED`, `NSF`, `RETURNED`, `ROLLBACK`	string (enum)
total_count	The total monetary value of all transactions included in the summary.	integer
total_amount	The total amount of fees charged to the merchant across all transactions.	number
merchant_fee	The total amount of fees charged to the merchant for the transactions summarized.	number
customer_fee	The total amount of fees charged to customers for the transactions summarized.	number

Curl	HTTP

```
curl -X GET -H "MerchantID: {{merchantId}}" -H "MerchantToken:
{{merchantToken}}" "{{baseUrl}}/api/v1/transactions/list"
```

OK	Authorization information is missing or invalid.

Status	200 OK
	application/json

```
[
    {
        "total_count": 331,
        "total_amount": 2000.00,
        "total_merchant_fee": 700.00,
        "total_customer_fee": 60.00,
        "currency_code": "CAD",
        "transactions": [
            {
                "transaction_type": "INCOMING",
                "transaction_state": "CREATED",
                "total_count": 0,
                "total_amount": 0,
                "customer_fee": 0,
                "merchant_fee": 0
            }
        ]
    }
]
```

List Merchant Transactions

While the `/transactions/list` endpoint provides a summary of transactions, categorized by currency, type, and state, this method retrieves detailed information for all transactions, with results paginated for easier navigation.

Response Parameters

Name	Description	Type
total_pages	Total pages.	integer
total_elements	Total elements.	integer
size	Size.	integer
page_number	Page number.	integer
content	Content.	array (object)

Content Response Parameters

Name	Description	Type
action_id	Unique identifier for the action.	integer
amount	The amount of the transaction.	number
api_customer_id	Identifier for the customer.	string
api_merchant_id	Identifier for the merchant.	string
api_transaction_id	Identifier for the transaction.	string
available_time	The time when the transaction became available.	string (date-time)
created_time	The timestamp when the action was created.	string (date-time)
currency_code	Currency code.	string
description	Additional information for a transaction.	string

Name	Description	Type
entity_type	Specifies if it's a transaction or a fee. Possible values: `CUSTOMER_TRANSACTION` , `CUSTOMER_TRANSACTION_FEE`	string (enum)
fraud_state	The fraud status of the transaction. Possible values: `CONFIRMED_FRAUD` , `PRESUMED_FRAUD` , `CONFIRMED_LEGITIMATE` , `PRESUMED_LEGITIMATE`	string (enum)
merchant_name	Name of the merchant.	string
payment_method_type	Type of payment method. Possible values: `INTERAC_ETRANSFER` , `INTERAC` , `EFT` , `PIX` , `CREDIT_CARD`	string (enum)
reference_id	Unique reference ID of the bank (Deprecated)	string
row_number	Row number in the action history.	string
secret_answer	The secret answer associated with the transaction, if applicable. (Deprecated)	
state	State of transaction. Possible values: `CREATED` , `PREPARED` , `PENDING` , `SETTLED` , `AVAILABLE` , `REJECTED` , `ABANDONED` , `CONNECTED_ABANDONED` , `CONNECTED_INSUFFICIENT_FUNDS` , `FAILED` , `NSF` , `RETURNED` , `ROLLBACK`	string (enum)
type	Type of transaction. Possible values: `INCOMING` , `OUTGOING_VERIFIED` , `OUTGOING_NOT_VERIFIED` , `OUTGOING_CUSTOMER_DEFINED`	string (enum)
updated_time	Updated time of the transaction.	string (date-time)

Curl   HTTP

```
curl -X GET -H "MerchantID: {{merchantId}}" -H "MerchantToken:
{{merchantToken}}" "{{baseUrl}}/api/v1/transactions/list_by_merc
hant?fromTime=&fromUpdateTime=&pageNumber=0&pageSize=50&sortBy=c
reatedTime&toTime=&toUpdateTime="
```

OK   Authorization information is missing or invalid.

Status	200 OK
	Wed, 18 Sep 2024 16:36:39 GMT
	application/json
	225
	keep-alive
	Root=1-66eb0197-3538ab7459d639935b4ef470;
	Origin
	Access-Control-Request-Method
	Access-Control-Request-Headers
	nosniff
	0
	no-cache, no-store, max-age=0, must-revalidate
	no-cache
	0
	DENY
	eT0vqgjh4osEJ8A=

```
{
    "total_pages": 1,
    "total_elements": 1,
    "size": 50,
    "page_number": 0,
    "content": [
        {
            "row_number": 1,
            "action_id": 1,
            "entity_type": "CUSTOMER_TRANSACTION",
            "type": "INCOMING",
            "api_merchant_id": "merchant-1",
            "merchant_name": "company-1",
            "api_customer_id": "customer-1",
            "api_transaction_id": "transaction-1",
            "state": "ABANDONED",
            "fraud_state": null,
            "description": "INCOMING",
            "amount": 21.00,
            "currency_code": "CAD",
            "created_time": "2024-03-25T12:55:27.422382Z",
            "updated_time": "2024-03-25T13:06:21.350444Z",
            "available_time": null,
            "payment_method_type": "INTERAC_ETRANSFER"
        }
    ]
}
```

Name Check

This package handles the API endpoints that allow user name verification via email.

Interac Name Check

This API allows you to query emails registered with the bank for interac auto-deposit. Depending on the type of email registered (business or personal), the API will return different data structures.

Types of Email Registration:

- **Business Email**: Registered for business purposes, associated with a company.

- **Personal Email**: Registered for personal use, associated with an individual.

API Responses:

The response will vary depending on the type of email registered:

- **Business Email Response**: For emails registered under a business, only the `company_name` field will be populated. The name fields (`first_name`, `middle_name`, `last_name`) will be `null`.

- **Personal Email Response**: For emails registered for personal use, the name fields (`first_name` , `middle_name` , `last_name`) will be populated, and the `company_name` field will be `null` .

Testing the API on the Sandbox Environment:

To test the API in the **Sandbox environment**, the following test emails have been configured:

- `business@loonio.ca` – Simulates a **business** email.

- `personal@loonio.ca` – Simulates a **personal** email.

Querying these test emails will return the expected responses as shown in the examples above.

Using the API on Production:

In the **Production environment**, any email address can be queried.

- For **emails registered for auto-deposit**, the API will return the relevant data fields (as described in the responses above) according to Interac records.

- For **emails not registered for auto-deposit**, the API will return an error code:

    - **404 Not Found**: This indicates that the queried email is not registered for auto-deposit.

Request Parameters

Name	Type	Length	Description	Required/Optional
email	string	min - 6 max - 64	Customer email	**Required**

Response Parameters

Name	Description	Type
first_name	Customer's first name.	string
middle_name	Customer's middle name.	string
last_name	Customer's last name.	string
company_name	Customer's company name.	string

Curl	HTTP

```
curl —X POST —H "MerchantID: {{merchantId}}" —H "MerchantToken:
{{merchantToken}}" —d '{
  "email": ""
}' "{{baseUrl}}/api/v1/customers/interac/details"
```

Business details available	Personal details available

Bad Request. Email is not valid.   Customer not found

Authorization information is missing or invalid.

Status	200 OK

application/json

```
{
    "first_name": null,
    "middle_name": null,
    "last_name": null,
    "company_name": "Loonio Company"
}
```