



# API Integration Guide

INTEGRATION GUIDE  
VERSION 2.8

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## Revision History

Version	Description of Change	Date
1.0	- New Document	21/11/2013
1.1	- Added Architecture Diagram & return_url in create PayPage	24/11/2013
1.2	- Added Definitions of Terms	25/11/2013
1.3	- Added Test Cards	27/11/2013
1.4	- Added Error Code 0006 for invalid country	07/01/2014
1.5	- Added MDD (Merchant Defined Data) structure in the calls	29/01/2014
1.6	- Updated Response Code	22/06/2014
1.7	- Removed All Staging Links - Removed Service Calls section - Removed Prepare Transaction API	26/07/2014
1.8	- Added API Key in subsequent API calls to authenticate requests - Added discount and Currency Fields - Added Reference Number added create PayPage - Transaction Logs API removed - Inventory API removed - Complete Transaction API removed. - Added Examples for each call - Added full Example for API - Change of Format of Documentation - Added Test Account v/s Live Account description - Added support email address - Added updated technical Architecture Diagram - Added msg_lang to create PayPage to set language - Removed User Roles	27/08/2014
1.9	- Added constraint of 9 characters for Postcode - Changed "description" in PayPage to "products_per_title" - Added a note in create PayPage example. - Improved Section Numbering	24/09/2014
2.0	- Changed all API Calls from paytabs.co to paytabs.com - Changed example to include spaces between    separators - Added note to include spaces between    separators - Added comments to the example code and note for test cards - Unused Response Code 1 and 3 removed from document. - Added Comment for successful transaction response code - Corrected merchant_password variable in example code - Changed description variable to product_per_title in example - Supported Platforms included - Code Syntax Highlighted	05/01/2015

2.1	<b>Version Upgrade</b> <ul style="list-style-type: none"> <li>- Authentication/validation using secret key instead of password.</li> <li>- Removed authentication API Call.</li> <li>- API Call URLs changed.</li> <li>- Combined error/success codes into response codes.</li> <li>- Added new response codes.</li> <li>- Added New API Call for transaction reports</li> <li>- Added Documentation Feedback email address</li> <li>- Changes in Sample Code</li> <li>- Added section "Troubleshoot your Installation"</li> <li>- Changed the format of Documentation</li> <li>- Added "site_url" in create PayPage API.</li> <li>- Added "cc_phone_number" : country code in create PayPage API</li> <li>- Removed variables ChannelofOperations, &amp; ProductCategory,</li> <li>- Removed variables ProductName, &amp; ShippingMethod</li> <li>- Removed variable DeliveryType, CustomerId</li> <li>- Added cms_with_version parameter in create PayPage API</li> <li>- Sample Codes updated.</li> <li>- Removed Validate API Key.</li> <li>- Removed Security Tip</li> <li>- Added Other Charges in Create PayPage API</li> <li>- Verify payment modified to return more values</li> </ul>	07/07/2015
2.2	<ul style="list-style-type: none"> <li>- Updated Response codes of Verify Payment</li> <li>- Updated Complete Response codes Tables</li> <li>- Added Illustrations of how variables will appear on Invoice &amp; PayPage</li> <li>- Added FAQ section</li> </ul>	19/08/2015
2.3	<ul style="list-style-type: none"> <li>- Updated Create API description</li> </ul>	13/09/2015
2.4	<ul style="list-style-type: none"> <li>- Added shipping_first_name parameter in create PayPage API.</li> <li>- Added shipping_last_name parameter in create PayPage API.</li> </ul>	17/11/2015
2.5	<ul style="list-style-type: none"> <li>- Added PayPage process flow diagram</li> <li>- Updated Create PayPage validations</li> </ul>	03/03/2016
2.6	<ul style="list-style-type: none"> <li>- Updated Transaction Reports API</li> <li>- Added IPN section</li> <li>- Added API for Refunding Transactions</li> <li>- Added two additional FAQ ( 6, 7 )</li> <li>- Added Refund transaction API, in API summary list</li> </ul>	28/03/2016
2.7	<ul style="list-style-type: none"> <li>- Added reference_no in verify payment response</li> </ul>	11/04/2016
2.8	<ul style="list-style-type: none"> <li>- Changed Max characters for product name to 175 characters</li> <li>- Added Additional FAQs</li> </ul>	12/05/2016

## 1. Overview

At PayTabs, we are committed to providing the most secure, reliable and user-friendly payment processing solutions. By partnering with us for your payment processing needs, you can be confident that payment transactions will be processed quickly and efficiently, and your customers' information will be safe.

You'll enjoy our easy set-up using our Plugins and easy integration with our APIs. Our two-level fraud protection system protects transaction data throughout the payment process. With PayTabs as your payment processor, you'll benefit from the fastest, most secure, and cost-effective payment processing in the industry.

PayTabs API is a RESTful resource. In order to integrate with PayTabs API, you will need the credentials of your PayTabs Merchant Account. If you do not have a merchant account, you can sign up for one [here](#).

It's important to note that the PayTabs APIs are constantly evolving, and updates are usually done every quarter, if required. PayTabs will intimate any major API change, so it's important that you check your merchant dashboard notification or e-mail, frequently to be updated.

### 1.1 Test Merchant Account v/s Live Merchant Account

PayTabs does not offer an explicit Sandbox / Testing environment. But using a demo account, you can freely test all the functionalities and integrate our API and Plugin without any hassle. In order to move to LIVE PRODUCTION environment, you will need to activate your LIVE MERCHANT ACCOUNT by clicking on [GO LIVE](#) through your PayTabs Merchant Account. PayTabs requires some personal information, documents and other details related to your business to validate your business. Once your Merchant Account is activated, you will have been moved to the LIVE PRODUCTION environment.

### 1.2 Target Audience

This document is intended for developers who want to write applications that interact with PayTabs.com.

This document assumes that you understand general networking and programming ideas. Even though code examples are built using PHP, any programming language of your choice can be used to interact with this API.

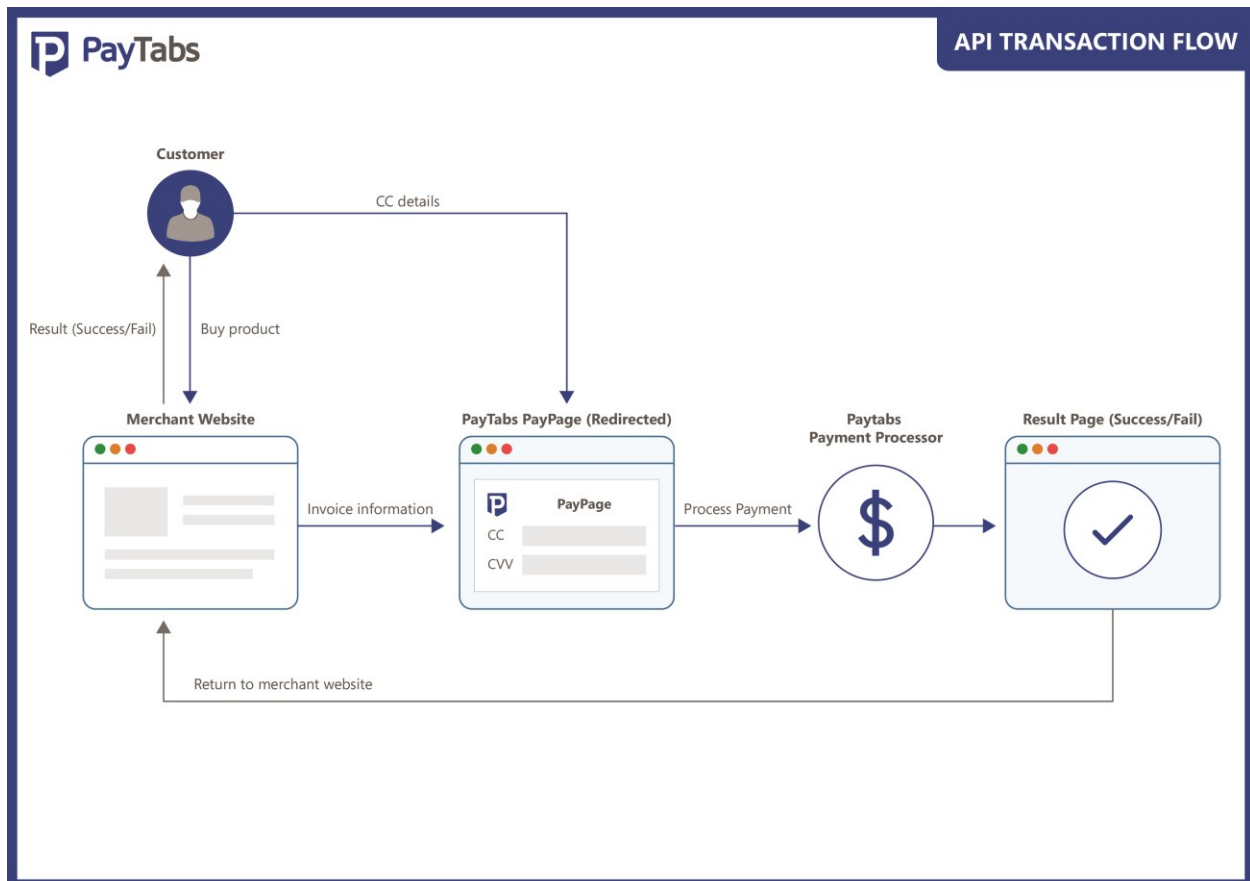
This API supports PHP, .NET and Java platforms.

To receive a sample code kindly contact us at [support@paytabs.com](mailto:support@paytabs.com) and mentions you PayTabs Merchant ID and Platform used.

## 1.3 Assistance

If you require assistance, please check out our [Frequently Asked Questions](#) or chat live with our support staff or email us at [support@paytabs.com](mailto:support@paytabs.com).

## 1.4 PayPage Process Flow Diagram



## 1.5 Documentation Feedback

Help us improve the PayTabs API Integration Guide, by sending your feedback to [support@paytabs.com](mailto:support@paytabs.com).

## 2. Getting started

Here is a listing of all the APIs provided by PayTabs.

S. No.	API FUNCTION	API CALL
1	<a href="#">Validate Secret Key</a>	<a href="https://www.paytabs.com/apiv2/validate_secret_key">https://www.paytabs.com/apiv2/validate_secret_key</a>
2	<a href="#">Create PayPage</a>	<a href="https://www.paytabs.com/apiv2/create_pay_page">https://www.paytabs.com/apiv2/create_pay_page</a>
3	<a href="#">Verify Payment</a>	<a href="https://www.paytabs.com/apiv2/verify_payment">https://www.paytabs.com/apiv2/verify_payment</a>
4	<a href="#">Refund Transactions</a>	<a href="https://www.paytabs.com/apiv2/refund_process">https://www.paytabs.com/apiv2/refund_process</a>
5	<a href="#">Transaction Reports</a>	<a href="https://www.paytabs.com/apiv2/transaction_reports">https://www.paytabs.com/apiv2/transaction_reports</a>



## 2.1 Web Service URLs

PayTabs does not offer an explicit Sandbox / Testing environment. But using a demo account, you can freely test all the functionalities and integrate our API and Plugin without any hassle. In order to move to LIVE PRODUCTION environment, you will need to activate your LIVE MERCHANT ACCOUNT

**Production Environment :**      <https://www.paytabs.com>

## 2.2 Definitions

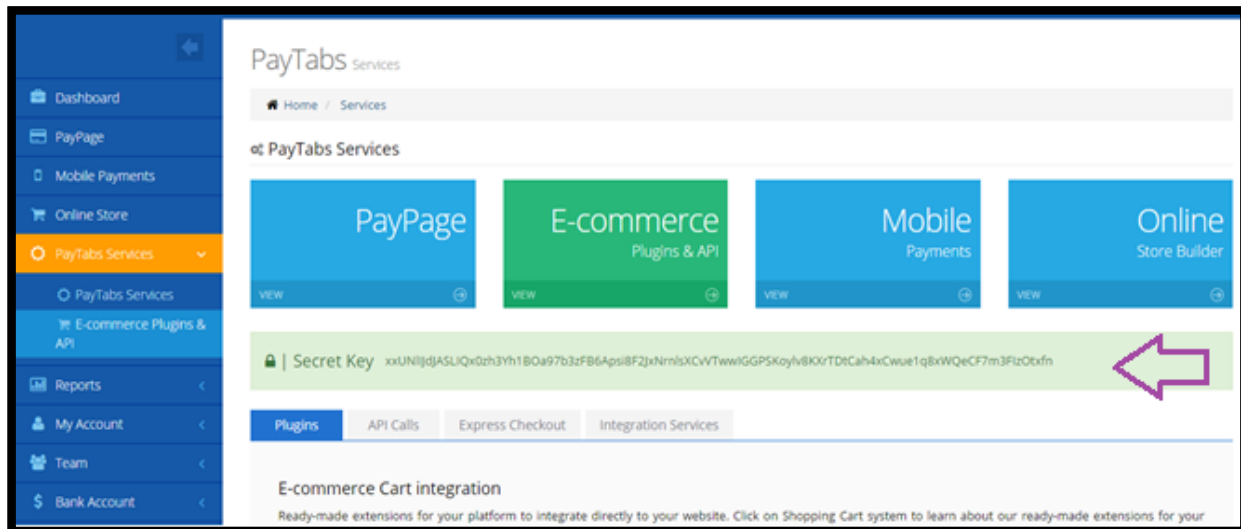
The following are some of the terms that are used in this document and their respective definitions.

TERM	DEFINITION
<b>Merchant</b>	PayTabs customer who will use the PayTabs system in their shops/counters.
<b>Secret Key</b>	Secret key available on the merchant dashboard, under the menu: E-commerce Plugins and API.
<b>Customers</b>	The customer that the merchant will charge. They are also called cardholders.
<b>Banks</b>	The banks to which PayTabs will interact.
<b>Payment processor</b>	The 3rd party payment gateway that PayTabs is using to capture payments
<b>Masked number</b>	The first 6 and last 4 numbers of the card number with*(asterisk in the middle)
<b>Issuer Bank</b>	The bank which has issued the credit card being used.
<b>Settlement Bank</b>	The bank where PayTabs will settle money after clearance.

### 3. Validate Secret Key

A new authentication model has been introduced in our API. It depends on a unique Secret Key generated only once for each merchant and will be used in all the web services provided by PayTabs. This method uses the merchant\_email and secret\_key to validate your credentials. You can find the secret key on your Merchant's Dashboard >> PayTabs Services >> ecommerce Plugins and API.

*Fig: To find your secret key, go to PayTabs Services >> E-commerce Plugins and API.*



<b>PATH</b>	<a href="https://www.paytabs.com/apiv2/validate_secret_key">https://www.paytabs.com/apiv2/validate_secret_key</a>
<b>REQUEST METHOD</b>	POST
<b>PRODUCTION</b>	LIVE

#### 3.1 Request

Element	Description	Format
merchant_email	<u>Required</u> The merchant's valid email address used at the time of sign up.	String > 4 characters E.g.: <a href="mailto:foo@bar.com">foo@bar.com</a>
secret_key	<u>Required</u> SECRET Key generated by merchant dashboard	String E.g.: <i>Mao8sdhasfyahosdap9sd</i>

## 3.2 Response

<i>Element</i>	<i>Description</i>	<i>Format</i>
result	Validation of secret Key: valid / invalid	String E.g.: <i>valid / invalid</i>
response_code	The response code of the API call.	String 4 characters E.g.: <i>4000, 4001, 4002</i>

## 3.3 Response Codes

<i>Response Code</i>	<i>Description</i>
4000	Valid Secret Key
4001	missing secret_key or merchant_email parameter
4002	Invalid Secret Key

## 4. Create Pay Page

This method will accept all the parameters required to create a PayPage and then return the response as well as the link where all the parameters posted to the API will appear in the PayPage prefilled and the customer can enter ONLY the credit card information and make the payment.

<b>PATH</b>	https://www.paytabs.com/apiv2/create_pay_page
<b>REQUEST METHOD</b>	POST
<b>PRODUCTION</b>	LIVE

### 4.1 Request

<i>Element</i>	<i>Description</i>	<i>Format</i>
merchant_email	<u>Required</u> Merchant email id used to login into PayTabs Merchant Dashboard.	String E.g.: <a href="mailto:testing@test.com">testing@test.com</a>
secret_key	<u>Required</u> SECRET Key generated by merchant dashboard	String E.g.: <i>Mao8sdhasfyahosdap9sd</i>
site_url*	<u>Required</u> The URL of your site from which you will configure the API.	String E.g.: <i>http://www.yourwebsite.com/</i>
return_url	<u>Required</u> The URL to which the customer will be returned to.	String E.g.: <i>http://yourwebsite.com/payment_completed.php</i>
title	<u>Required</u> Description or title of the transaction done by the customer	String 32 characters E.g.: <i>Order # 3321</i>

\* The API V 2.x requires that the requesting website be exactly the same as the website/URL associated with your PayTabs Merchant Account. The merchant can see this SITE URL on his dashboard, under "My Profile".

#### For Demo Users:

You can edit your site URL by clicking going to "My Profile" and clicking on edit, enter your correct site URL and click on Save.

#### For Live Merchants:

You can use the website that you have submitted in the Go-Live application. If you need to edit/change the site URL, you can send a request to [customercare@paytabs.com](mailto:customercare@paytabs.com)

cc_first_name	<u>Required</u> First Name of the Customer	String 32 characters E.g.: <i>John</i>
cc_last_name	<u>Required</u> Last Name of the Customer	String 32 characters E.g.: <i>Doe</i>
cc_phone_number	<u>Required</u> Country code for Phone Number of the Customer	String Minimum 3 numbers up to 6 numbers E.g.: <i>00973</i>
phone_number	<u>Required</u> Phone Number of the Customer	String Minimum 6 numbers up to 32 numbers E.g.: <i>3312345678</i>
email	<u>Required</u> Email of the customer	String 32 characters E.g.: <i>customer@domain.com</i>
products_per_title	<u>Required</u> Product title of the product. If multiple products then add “  ” separator	String 175 characters E.g.: <i>IPhone    Samsung S5    Samsung S4</i>
unit_price	<u>Required</u> Unit price of the product. If multiple products then add “  ” separator.	String 256 characters E.g.: <i>21.09    22.12    12.01</i>
quantity	<u>Required</u> Quantity of products. If multiple products then add “  ” separator.	String 256 characters E.g.: <i>1    2    3</i>
other_charges	<u>Required</u> Additional charges. e.g.: shipping charges, taxes, VAT, etc.	Decimal Up to 3 Decimal places E.g.: <i>123.399</i>
amount	<u>Required</u> Amount of the products and other charges, it should be equal to: amount = (sum of all products’ (unit_price * quantity)) + other_charges This field will be displayed in the invoice as the sub total field	Decimal Up to 3 Decimal places E.g.: <i>123.399</i>
discount	<u>Required</u> Discount of the transaction The Total amount of the invoice will be= amount - discount	Decimal Up to 3 Decimal places E.g.: <i>123.399</i>

currency	<u>Required</u> Currency of the amount stated. 3 character ISO currency code	String E.g.: <i>BHD</i>
reference_no	<u>Required</u> Invoice reference number	String 40 characters E.g.: <i>Abc-5566</i>
ip_customer	<u>Required</u> The client IP with which the order is placed.	String 16 characters E.g.: <i>123.123.12.2</i>
ip_merchant	<u>Required</u> Server IP where the order is coming from	String 16 characters E.g.: <i>11.11.22.22</i>
billing_address	<u>Required</u> Complete Address of the customer. Multiple address lines will be merged into one single line.	String 40 characters E.g.: <i>Flat 11 Building 222 Block 333 Road 444 Manama Bahrain</i>
state ***	<u>Required</u> Billing State (part of the address) entered by the customer	String 32 characters E.g.: <i>Manama</i> 2 characters for US and Canada E.g.: if state is NewYork then the state field should be NY
city	<u>Required</u> Name of the billing city selected by customer	String 13 characters E.g.: <i>Manama</i>
postal_code	<u>Required</u> Billing Postal code provided by the customer	String From 5 to 9 characters E.g.: <i>12345</i>
country	<u>Required</u> Country of the customer	String 3 character ISO country code E.g.: <i>BHR</i>
shipping_first_name	<u>Required</u> First Name of the Customer in shipping address	String 32 characters E.g.: <i>John</i>
shipping_last_name	<u>Required</u> Last Name of the Customer in shipping address	
address_shipping**	<u>Required</u> Shipping address of the customer	String 40 characters E.g.: <i>Flat abc road 123</i>

city_shipping	<u>Required</u> Shipping City of the customer	String 13 characters E.g.: <i>Manama</i>
state_shipping ***	<u>Required</u> Shipping State of the customer	String 32 characters E.g.: <i>Manama</i> 2 characters for US and Canada E.g.: if state is NewYork then the state field should be NY
postal_code_shipping	<u>Required</u> Shipping postal code of the customer	String From 5 to 9 characters E.g.: <i>403129</i>
country_shipping	<u>Required</u> Shipping country of the customer	String 3 character ISO country code E.g.: <i>BHR</i>
msg_lang	<u>Required</u> Language of the PayPage to be created. Invalid or blank entries will default to English.	String E.g.: English / Arabic
cms_with_version	<u>Required</u> CMS / Language that you are using with its version. This will help us to troubleshoot issues, if any.	String E.g.: Magento 0.1.9

\*\*\* If shipping details are not required from customer or the same as the billing details, you can post the same billing details fields in shipping details fields.

\*\*\* When the country is selected as USA or CANADA, the state field should contain a String of 2 characters containing the ISO state code otherwise the payments may be rejected. For other countries, the state can be a string of up to 32 characters.

To ensure that you get multiple line items in your PayPage, please make sure to add a space before and after two continuous pipeline separators. E.g. *IPhone || Samsung S5 || Samsung S4*

## 4.2 Response

<i>Element</i>	<i>Description</i>	<i>Format</i>
result	The string representation for result about the supplied data	String E.g.: <i>Pay Page is created. User must go to the page to complete the payment.</i>

response_code	The response code of the processor, if the parameters are accepted.	String 4 characters E.g.: 4002
p_id	PayPage ID	String E.g.: 123
payment_url	The URL for the payment	String E.g.: <a href="http://www.paytabs.com/pay/page/345">http://www.paytabs.com/pay/page/345</a>

### 4.3 Response Codes

<i>Code</i>	<i>Description</i>
4012	PayPage created successfully
4404	You don't have permissions to create an Invoice
4001	Variable not found
4002	Invalid Credentials.
4007	'currency' code used is invalid. Only 3 character ISO currency codes are valid.
4008	Your SITE URL is not matching with your profile URL
4013	Your 'amount' post variable should be between 0.27 and 5000.00 USD
4014	Products titles, Prices, quantity are not matching
4094	Your total amount is not matching with the sum of unit price amounts per quantity



Example:

```
<?php
```

```
$pt->create_pay_page(array(
    "merchant_email"    => "merchantaccount@gmail.com",
    "secret_key"        => "211145sds3aqmkol21314",
    "site_url"          => "https://www.yourwebsite.com",
    "return_url"        => "https://www.yourwebsite.com/return",
    "title"             => "JohnDoe And Co.",
    "cc_first_name"     => "John",
    "cc_last_name"      => "Doe",
    "cc_phone_number"   => "00973",
    "phone_number"      => "123123123456",
    "email"             => "johndoe@example.com",
    "product_per_title" => "MobilePhone || Charger || Camera",
    "unit_price"        => "12.123 || 21.345 || 35.678 ",
    "quantity"          => "2 || 3 || 1",
    "other_charges"     => "12.123",
    "amount"            => "136.082",
    "discount"          => "10.123",
    "currency"          => "BHD",
    "reference_no"       => "ABC-123",
    "ip_customer"        => "1.1.1.0",
    "ip_merchant"        => "1.1.1.0",
    "billing_address"    => "Flat 3021 Manama Bahrain",
    "city"               => "Manama",
    "state"              => "Manama",
    "postal_code"        => "12345",
    "country"            => "BHR",
    "shipping_first_name" => "John",
    "shipping_last_name" => "Doe",
    "address_shipping"   => "Flat 3021 Manama Bahrain",
    "state_shipping"     => "Manama",
    "city_shipping"      => "Manama",
    "postal_code_shipping" => "1234",
    "country_shipping"   => "BHR",
    "msg_lang"           => "English",
    "cms_with_version"   => "WordPress4.0-WooCommerce2.3.9"
)); ?>
```

**Note:** \$pt represents your own class name and IS NOT any class library provided by PayTabs. It is used here just to illustrate the example.

The following figures illustrate how the variables will show up in the invoice and the paypage:

The diagram illustrates the mapping of variables from a PayTabs table to an invoice and paypage. The table at the top has columns: ID, Invoice ID, Ref. No, To, Currency, Amount, Email, Date & Time, Status, and Actions. Red arrows point from specific columns to the invoice and paypage components.

**Table Data:**

ID	Invoice ID	Ref. No	To	Currency	Amount	Email	Date & Time	Status	Actions
63	INV-87979	ABC-123	John Doe	BHD	125.959	johndoe@example.com	19-08-2015 10:27:12	Not Paid	Actions <input type="button" value="DO"/>

**Invoice Details:**

**PayTabs**  
My eStore  
Bldg102, Road 1574  
Manama  
Bahrain  
Customer Service Contact No:  
Customer Service Email Address:

**Invoice Number:** INV-87979  
**Invoice Date:** 19/08/2015 10:27 AM

**Bill To:**  
John Doe  
Email: johndoe@example.com

**Products Table:**

Description	Quantity	Unit Price	Amount
MobilePhone	2	BHD 12.123	BHD 24.246
Charger	3	BHD 21.345	BHD 64.035
Camera	1	BHD 35.678	BHD 35.678

**Summary Table:**

Other Charges:	BHD 12.123
Sub Total:	BHD 136.082
Discount:	BHD 10.123
<b>Total:</b>	<b>BHD 125.959</b>

**Terms & Conditions:**  
VISA

**Variable Mappings:**

- reference\_no** → Ref. No (Table) → Invoice Number (Invoice)
- title** → To (Table) → My eStore (Invoice)
- currency** → Currency (Table) → BHD (Invoice)
- email** → Email (Table) → Email: johndoe@example.com (Invoice)
- quantity** → Quantity (Products Table)
- unit\_price** → Unit Price (Products Table)
- Products\_per\_title** → Description (Products Table)
- other\_charges** → Other Charges (Summary Table)
- amount** → Sub Total (Summary Table)
- discount** → Discount (Summary Table)
- amount-discount** → Total (Summary Table)

My Store

BHD

USD

125.959

335.55

View

Card Number

CVV

Expiration Date MM/YY

Edit Personal Information

Edit Billing Information

cc\_first\_name

John

cc\_last\_name

Doe

cc\_phone\_number

00973

phone\_number

123123123456

email

johndoe@example.com

Billing Address

billing\_address

Flat 3021 Manama Bahrain

city

Manama

state

Manama

postal\_code

00973

country

Bahrain

☐
Uncheck if shipping address is different from billing address.

Shipping Address

address\_shipping

Flat 3021 Manama Bahrain

state\_shipping

Manama

city\_shipping

Manama

postal\_code\_shipping

00973

country\_shipping

Bahrain

Pay Now

## 5. Verify Payment

This method verifies the result of the payment. When you create a PayPage, you will receive p\_id in the response. When the customer completes a payment and is referred back to your website, there is a payment\_reference that is sent with a POST method. The payment\_reference is used to verify the status of the payment whether it is a successful transaction or a failed transaction. Additionally, you can compare the payment\_reference and the p\_id, in order to match the payment with its respective PayPage.

<b>PATH</b>	https://www.paytabs.com/apiv2/verify_payment
<b>REQUEST METHOD</b>	POST
<b>PRODUCTION</b>	LIVE

### 5.1 Request

<i>Element</i>	<i>Description</i>	<i>Format</i>
merchant_email	<u>Required</u> Merchant email that you use to sign up and/or login into PayTabs Merchant Dashboard	String Up to 128 characters E.g.: foof@foo.com
secret_key	<u>Required</u> SECRET Key generated by merchant dashboard	String Up to 128 characters E.g.: Mao8sdhasfyahosdap9sd
payment_reference	<u>Required</u> This is the p_id that is returned in the response of create PayPage when the page is created successfully.	String Up to 64 characters E.g.: t2938yh202tu0

## 5.2 Response

<i>Element</i>	<i>Description</i>	<i>Format</i>
result	The string representation for result, whether transaction has succeeded or failed and the reason why your transaction failed.	String E.g.: <i>Payment is completed.</i>
response_code	The response code / error code of the API call. Complete list of response codes can be found in Merchant Dashboard > Help > Reason Codes	String Up to 4 characters E.g.: <i>4002</i>
pt_invoice_id	The invoice/paypage ID of the transaction.	String Up to 12 characters E.g.: <i>90094</i>
amount	The transaction amount.	Decimal Up to 3 Decimal places E.g.: <i>123.399</i>
currency	The currency of the transaction amount.	String 3 character ISO country code E.g.: <i>BHR</i>
transaction_id	The ID of the latest transaction that occurred for this invoice	String Up to 12 characters E.g.: <i>90094</i>
reference_no	The same value posted in reference_no parameter in create pay page API	String 40 characters E.g.: <i>90094</i>

## 5.3 Response Codes

<i>Error Code</i>	<i>Description</i>
<b>4001</b>	Missing parameters
<b>4002</b>	Invalid Credentials
<b>0404</b>	You don't have permissions

<b>400</b>	There are no transactions available.
<b>100</b>	Payment is completed.
<b>481 482</b>	This transaction may be suspicious. If this transaction is genuine, please contact PayTabs customer service to enquire about the feasibility of processing this transaction.
<b>Any response code other than 100, 481, 482</b>	Any other response than 100, 482, 481 means that the transaction has been rejected and the rejection reason is the description of the corresponding response code

**\*\*** The Complete list of response codes can be found on the Merchant Dashboard > Help > Reason Codes.

## 5.4 Payment Statuses

Each transaction at PayTabs can have one of the following statuses:

<i>Status</i>	<i>Description</i>	<i>Reason Code</i>
Payment Approved	Payment is Successful	100
Payment Rejected	Payment is rejected	Any reason code other than 100 or 481 or 482
Payment Rejected (by fraud monitoring tools)	Payment is rejected by our fraud monitoring tools; however the transactions are only authorized (Not settled). In case the merchant can verify the transaction is genuine, the merchant needs to contact PayTabs to force accept the transaction after checking if it is not fraud and we might ask verification documents like ID card and front side of credit card used showing only name and last 4 digits, otherwise the transaction amount will be released back to the cardholder according to the issuing bank policy. In case you are using IPN, it will post the response once the transaction is force Accepted from our side	481 or 482
Payment Force Accepted	Payment is Approved by PayTabs Operations team, upon merchant request and after verifying it's not fraud. <b>Note:</b> In this case the Payment Status is only updated but the reason code remains the same	481 or 482
Payment Refunded	For Payments that you submit a refund request for either from Merchant's dashboard or using API for submitting refund requests In case you are using IPN, it will post the response once the request is approved from our side <b>Note:</b> In this case the Payment Status is only updated but the reason code remains the same	100 For Approved trx  481 or 482 In case the transaction was force Accepted

## 5.5 Example

```
<?php

function verify_payment($merchant_email, $secret_key, $payment_refer-
ence)
{
    $values['merchant_email']    = $merchant_email;
    $values['secret_key']        = $secret_key;
    $values['payment_reference'] = $payment_reference;
    return json_decode(mypostdatafunction("https://www.pay-
tabs.com/apiv2/verify_payment", $values));
}

?>
```

## 6. Refund Transactions

This method enables you to submit the refund requests using the below API function. Refund requests will be processed in around 24 hours and if you are using IPN service the IPN will post a response once the refund request is approved or rejected. Partial refunds are available. You can submit a single refund request for the whole amount of Multiple Partial refunds for the same transaction. However, if your refund request for a certain transaction is still pending for approval, you can't submit a second refund request for the same transaction.

Note: This feature is also available from Merchant Dashboard > Bank Account > Refunds

Note: This API can be used by Active accounts only; it's not available for Demo merchants

<b>PATH</b>	https://www.paytabs.com/apiv2/refund_process
<b>REQUEST METHOD</b>	POST
<b>PRODUCTION</b>	LIVE

### 6.1 Request

<i>Element</i>	<i>Description</i>	<i>Format</i>
merchant_email	<u>Required</u> Merchant email that you use to sign up and/or login into PayTabs Merchant Dashboard	String Up to 128 characters E.g.: foof@foo.com
secret_key	<u>Required</u> SECRET Key can be found at merchant dashboard	String Up to 128 characters E.g.: Mao8sdhasfyahosdap9sd
paypage_id	<u>Optional</u> The paypage id of the successful payment that you wish to refund This is the p_id that is returned in the create paypage response.	String Up to 12 characters E.g.: 130017
reference_number	<u>Optional</u> The order id of the payment from your system You can either use this or use the paypage_id This the same as reference_no value posted in Create Paypage call	String Up to 32 characters E.g.: 4578



refund_amount	<u>Required</u> The amount you wish to refund, it can either be partial amount or full amount	Up to 3 Decimal places E.g.: 134.999
refund_reason	<u>Required</u> The reason for refunding the transaction	String Up to 256 Characters

## 6.2 Response

<i>Element</i>	<i>Description</i>	<i>Format</i>
result	The string representation for result, whether transaction has succeeded or failed and the reason why your transaction failed.	String E.g.: <i>Payment is completed.</i>
response_code	The response code / error code of the API call. Complete list of response codes can be found in Merchant Dashboard > Help > Reason Codes	String Up to 4 characters E.g.: 4002

## 6.3 Response Codess

<i>Error Code</i>	<i>Description</i>
<b>4001</b>	Missing parameters
<b>4002</b>	Invalid Credentials
<b>810</b>	You already requested Refund for this Transaction ID
<b>811</b>	Refund amount you requested is greater than transaction amount Your balance is insufficient to cover the Refund Amount
<b>812</b>	Refund request is sent to Operation for Approval. You can track the Status
<b>813</b>	You are not authorized to view this transaction

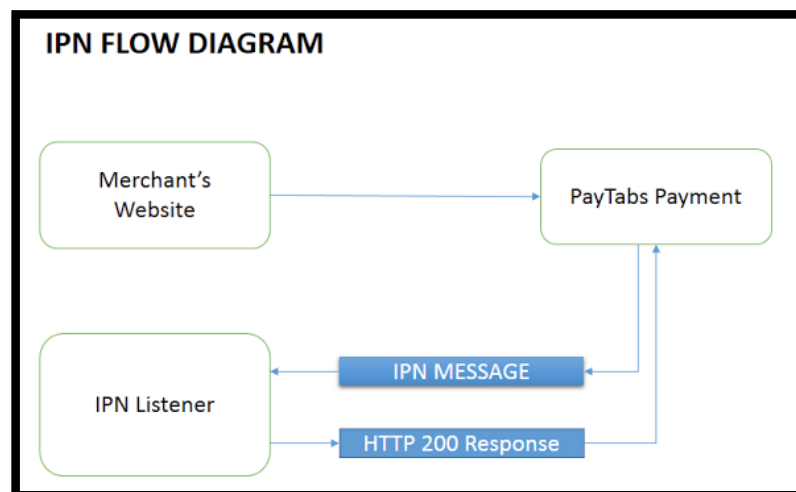
## 7. PayTabs IPN (Instant Payment Notification)

### 7.1 How IPN Works

When a customer makes a payment, the transaction is processed by PayTabs and a confirmation is sent back to the customer on the merchant's application. Additionally, a notification email will be sent to the merchant.

This scenario, leave no scope for any related ERP or E-commerce or Accounting Systems to be updated. This is where IPN comes in.

As soon as a transaction is created or altered, PayTabs IPN will instantly send a notification to the merchant's specified IPN Listener URL, which can have any code that will assist in updating ERP or dependent systems. Alternatively, the merchant may wish to save this information in his local database.



### 7.2 Set up your IPN Listener

1. Create an IPN Listener that receives and processes the IPN messages sent by PayTabs.
2. Log into your PayTabs Merchant Account > Go to "My Profile" and click on "Edit".
3. Enter the URL of your IPN Listener and click on "Submit". IPN will not work with a local host IPN Listener URL. Testing the IPN Message Service is only possible on a publicly hosted URL.

The image shows a screenshot of the "IPN Listener" setup form in the PayTabs Merchant Account. The form includes a "Paypage Currency" dropdown set to "USD". The "IPN Listener URL" field is highlighted with a red border. Below it, there is a field for "IPN Listener URL for Transactions Reports". At the bottom, there is a "Payment Timeout (Seconds)" section with a checked "No Timeout" option. "Submit" and "Cancel" buttons are at the bottom right.

Now your IPN Service is ready to go!

## 7.3 IPN Events

Your listener will be triggered on the following events:

1. Successful Transaction
2. Rejected Transaction
3. Force Accepted Transaction by PayTabs
4. Refunded Transaction

## 7.4 Contents / Data of the IPN

The Instant Payment Notification will return the following information depending on the type of event that has occurred.

<i>Element</i>	<i>Description</i>	<i>Format</i>
transaction_id	PayTabs Transaction ID	String E.g: 12345
reference_id	Merchant's Website order ID, this the same as reference_no value posted in Create Paypage call	String Up to 12 characters E.g.: 90094
invoice_id	The paypage id of the successful payment that you wish to refund. This is the p_id that is returned in the create PayPage response.	String Up to 12 characters E.g.: 90094
response_code	The response code / error code of the API call. A complete list of response codes can be found in Merchant Dashboard > Help > Reason Codes	String Up to 4 characters E.g.: 4002
customer_name	Name of the Customer	String 32 characters E.g.: John
email	Email of the customer	String 32 characters E.g.: customer@domain.com
phone_num	Phone Number of the Customer	String Minimum 6 numbers up to 32 numbers E.g.: 3312345678
amount	The transaction amount.	Decimal Up to 3 Decimal places E.g.: 123.399
currency	Currency of the amount stated. 3 character ISO currency code	String E.g.: BHD

shipping_address	Shipping address of the customer	String 40 characters E.g.: <i>Flat abc road 123</i>
shipping_city	Shipping City of the customer	String 13 characters E.g.: <i>Manama</i>
shipping_state	Shipping State of the customer	String 32 characters E.g.: <i>Manama</i> 2 characters for US & Canada E.g.: if state is New York then the state field should be NY
shipping_country	Shipping country of the customer	String 3 character ISO country code E.g.: <i>BHR</i>
shipping_postalcode	Shipping postal code of the customer	String From 5 to 9 characters E.g.: <i>403129</i>

## 7.5 Response Codes

<i>Response Code</i>	<i>Description</i>
<b>5000</b>	Payment has been rejected
<b>5001</b>	Payment has been accepted successfully
<b>5002</b>	Payment has been forcefully accepted
<b>5003</b>	Payment has been refunded

### Important Notes

1. When merchants use Verify transaction API, the API will send a response for successful or rejected payment. The IPN feature will also give the same response. The merchant should be cautious and accept both notifications as one transaction and not separate transactions. Moreover, ONLY the IPN will post updated information about force accepted transactions.

## 8. Transactions Reports

This API call will post all transactions that have taken place within the specified time interval to a URL.

Before calling this API, you will need to set the listener URL for the reports. Login to your merchant dashboard and edit your profile. In the 'IPN Listener for Transactions Reports' Enter the URL where you would like PayTabs to post your transactions and click on Save.

Once you call the transaction\_reports API, all the transactions will be posted to the listener URL and the response will contain the number of transactions that will be posted.

<b>PATH</b>	https://www.paytabs.com/expressv2/transaction_reports/
<b>REQUEST METHOD</b>	POST
<b>PRODUCTION</b>	LIVE

### 8.1 Request

<i>Element</i>	<i>Description</i>	<i>Format</i>
merchant_id	<u>Required</u> Merchant email id	String E.g.: foo@foo.com
secret_key	<u>Required</u> Secret Key is generated from merchant Dashboard.	String E.g.: Mao8sdhasfyahosdap9sd
startdate	<u>Required</u> Start Date Format should be mm-dd-yy HH:MM:SS	String E.g.: 02/20/2016 12:00:00ss
enddate	<u>Required</u> End Date Format should be mm-dd-yy HH:MM:SS	String E.g.: 02/20/2016 12:00:00

## 8.2 Response

<i>Element</i>	<i>Description</i>	<i>Format</i>
Response_code	Response code of the API call	String E.g.: 4001, 4090,4091
transaction_count	Total number of transactions.	String E.g.: 23
details	The details of all the retrieved transactions	String
status	Payment Status	String E.g.: Approved/ Rejected / Refunded / Force Accepted
response_code	Payment Result Response Code 100 for successful or refunded payment 481: DM declined or Force Accepted Payment other: Rejected	String E.g.: 475
transaction_id	PayTabs Transaction ID	String E.g.: 12345
order_id	Merchant's Website order ID	String E.g.: 1234
auth_code	Authorization Code	String E.g.: AhjzbwSR8VsHlol4QVCEcgSegd Uxd
transaction_title	Title of the transaction	String
amount	Transaction Amount	String E.g.: 199.287
currency	Transaction Currency 3 Character ISO country Code	String E.g.: AED
net_amount	The equivalent of the original amount converted to merchant dashboard Currency	String E.g.: 199.287

net_amount_currency	Merchant Dashboard Currency 3 Character ISO country Code	String E.g.: AED
net_amount_credited	Net Amount Credit to Merchant's Balance after deducting PayTabs fees	String E.g.: 199.287
net_amount_credited_currency	Merchant Dashboard Currency 3 Character ISO country Code	String E.g.: AED
transaction_datetime	Date and time of the transaction	String E.g.: 23-03-2016 01:39:16 pm
force_accept_datetime	Date and time of force accept (If applicable)	String E.g.: 23-03-2016 01:39:16 am

### 8.3 Response Codes

<i>Response Code</i>	<i>Description</i>
4001	Missing parameters
4002	Invalid Credentials
4006	Your time interval should be less than 60 days
4090	Data Found
4091	Transaction Count is 0

## 8.4 Sample Response

Below is a sample of the response received from the API call in JSON format:

```
{
  "transaction_count": 2,
  "response_code": "4090",
  "details": [
    {
      "status": "Payment Approved",
      "response_code": "100",
      "transaction_id": "130044",
      "order_id": "1234567",
      "auth_code": "AhjzbwSR8Re008y6YqFo3AKfvJwhpLVUHyL4C7ekmW6QHFHIgDAAxQ1z",
      "transaction_title": "Mr. John Doe",
      "amount": "1.00",
      "currency": "SAR",
      "net_amount": "3.73",
      "net_amount_currency": "SAR",
      "net_amount_credited": "3.58",
      "net_amount_credited_currency": "SAR",
      "transaction_datetime": "20-03-2016 06:07:34 pm",
      "force_accept_datetime": "Not Applicable"
    },
    {
      "status": "Payment Approved",
      "response_code": "481",
      "transaction_id": "130043",
      "order_id": "1234567",
      "auth_code": "AfzvbwSR8RcpB85hKYko3AKfvmhqlu1UHyL4C7ekmW6QHFHIgDAA2gfW",
      "transaction_title": "Mr. John Doe",
      "amount": "1.00",
      "currency": "SAR",
      "net_amount": "3.73",
      "net_amount_currency": "SAR",
      "net_amount_credited": "3.58",
      "net_amount_credited_currency": "SAR",
      "transaction_datetime": "20-03-2016 05:43:49 pm",
      "force_accept_datetime": "20-03-2016 06:43:49 pm"
    }
  ]
}
```

## 9. REST API Call Behavior

Once the API Call for creating pay page is called and the customer is redirected to the pay page, after completing the payment, it will be redirected to return\_url. While returning back to that URL, it will send a POST request to that page explained as below:



<i>Element</i>	<i>Description</i>	<i>Format</i>
payment_reference	<u>Required</u> This is a payment reference that is sent with a POST call when the customer is returned from payment page.	String Up to 64 characters E.g.: <i>t2938yh202tu0</i>

Now you have three key values to see the status of the payment:

1. **merchant\_email:** Merchant email from which you are trying to login into paytabs system
2. **secret\_key :** SECRET Key generated by merchant dashboard
3. **payment\_reference:** that is sent as a POST request when customer is redirected back to the merchant website. These two parameters can provide you details about the payment if sent to `verify_payment`. Payment can be verified and the order status can be set accordingly in shopping carts.

## 10. Test Credit Card Numbers

To test your payment process, you can typically use any valid credit card number or you can use the ones listed below.

Please **DO NOT** use test cards in a live environment. This will cause your transactions to be rejected.

Card Number	Card Type	Description	CVV	Expiry Date
4111111111111111	VISA	Without authentication window	123	05/17
4000000000000002	VISA	With authentication window (3D secure)	123	05/17
4000000000000127	VISA	Card enrollment option during purchase process	123	05/17
5200000000000007	MasterCard	With authentication window (3D secure)	123	05/17
5200000000000114	MasterCard	Without authentication window	123	05/17
5200000000000122	MasterCard	Card enrollment option during purchase process	123	05/17

## 11. Example


```
// Function to Create PayPage
function my_function_to_create_paypage ($values)
{
    $values['merchant_email']      = "mymerchantaccount@gmail.com";
    $values['secret_key']          = "xxUNlIJdJASLIQx0zh3Yh1B0a9";
    $values['site_url']            = "http://www.mysite.com ";
    $values['return_url']          = "http://www.mysite.com/paycomplete";
    $values['title']               = "Order No 1223";
    $values['cc_first_name']       = "John";
    $values['cc_last_name']        = "Doe";
    $values['cc_phone_number']     = "00971";
    $values['phone_number']        = "39882135";
    $values['email']               = "customer@domain.com";
    $values['products_per_title']  = "Mobile || Charger || Camera";
    $values['unit_price']          = "21.199 || 22.100 || 12.300";
    $values['quantity']           = "1 || 2 || 1 ";
    $values['other_charges']       = "12.1";
    $values['amount']              = "234.699";
    $values['discount']            = "34.699";
    $values['reference_no']        = "ABC-5542";
    $values['currency']            = "BHD";
    $values['ip_customer']         = "1.1.1.0";
    $values['ip_merchant']         = "127.168.1.0";
    $values['billing_address']     = "Flat 3021 Manama Bahrain";
    $values['state']               = "Manama";
    $values['city']               = "Manama";
    $values['postal_code']         = "12345";
    $values['country']             = "BHR";
    $values['shipping_first_name'] = "John";
    $values['shipping_last_name']  = "Doe";
    $values['address_shipping']    = "Flat 3021 Manama Bahrain";
    $values['state_shipping']      = "Manama";
    $values['city_shipping']       = "Manama";
    $values['postal_code_shipping'] = "12345";
    $values['country_shipping']    = "BHR";
    $values['msg_lang']            = "English";
}
```

```
        return json_decode($this->my_function_to_post_data(PAYPAGE_URL,
$values));
    }

// Create your own function to post the data to PayTabs.
function my_function_to_post_data($url, $fields)
{
    // Send Data to PayTabs
    // Here you need to write a function to send the data prepared
    // in the previous function to PayTabs via cURL or any other
    // method.
}

}

?>
```



## 12. Frequently Asked Questions

### Q1. How can I use the API? Where are the library files?

You do not require any library files for API Integration. You will find all the information required for API Integration within the API Documentation.

### Q2. I keep getting this error “Invalid Credentials”. How do I fix this?

You need to make sure that the merchant email or secret key don't have any spaces.

### Q3. I don't need shipping for my products. Can I remove shipping address?

If shipping details is not required from customer or the same as the billing details, you can post the same billing details fields in shipping details fields.

### Q4. I keep getting this error “Site URL does not match”. How do I fix this?

PayTabs require that your website where you are integrating our gateway should be the same as the website/URL registered in your PayTabs Merchant Account. The merchant can see this SITE URL on his dashboard, under “My Profile”.

#### For Demo Users:

You can edit your site URL by clicking going to “My Profile” and clicking on edit, enter your correct site URL and click on Save.

#### For Live Merchants:

You can use the website that you have submitted in the Go-Live application. If you need to edit/change the site URL, you can send a request to account manager.

### Q5. Where can I see the complete listing of all Payment Response Codes?

To view all the reason codes related to transactions, login to your merchant dashboard, go to “Help” >> “Reason Codes”.

### Q6. I have a store that deals in multiple currencies. Does PayTabs support this?

Your PayTabs Merchant Account is associated with only one base currency. Any other currency can be displayed on your website against services/products, but the card holder will be charged as per the amount converted into the base currency.

### Q7. I have multiple sub-domains on our website, however in the PayTabs Merchant Dashboard, I can only define one domain. How can I have the PayTabs integration work with multiple sub-domains?

Multiple sub-domains can be used with the PayTabs integration and will not cause any issues. Ensure that you state the main domain in the Merchant Profile Page and not any specific sub-domain. For example: <http://www.mystoresite.com> instead of <http://city.mystoresite.com>

Q8. I am getting the following error “Transaction Error: The currency is not a valid ISO-Certified currency. Please use 3 digit ISO-Certified currency code.” But my currency code is correct!” What’s the problem?

Check and confirm whether you are using the correct ISO Currency Code.

*For example:*

ISO Currency Code for Bahraini Dinar is BHD and not BD,

ISO Currency Code for Saudi Arabian Riyal is SAR and not SR.

Merchant needs to pass correct 3-character ISO codes to country and shipping\_country fields. We have 4 parameters accepting 3-character ISO code:

For example, the ISO codes for United Arab Emirates (UAE) are:

country	: ARE
shipping_country	: ARE
currency	: AED
cc_phone_number	: 00971

Q9. How to pass the IP\_customer and IP\_merchant parameters? How can I detect customer IP dynamically in .Net? Is the customer’s IP really necessary?

It is very important that the IP information of the customer and the merchant be correct, else transactions may be rejected or tagged as fraudulent. Merchant IP is the IP address of your website.

In order to get the customer IP, you can use one of the following methods.

```
formContent += "&ip_customer=" +  
System.Net.Dns.GetHostByName(Environment.MachineName).AddressList[0].ToString();
```

Or

```
string IPHost = Dns.GetHostName();  
string IP = Dns.GetHostByName(IPHost).AddressList[0].ToString();
```

You can refer the following URL for further assistance:

<http://stackoverflow.com/questions/19285957/how-to-get-the-public-ip-address-of-a-user-in-c-sharp>

Q10. In the payment Invoice how can we hide/remove the "Work Timing From To ".

You can't hide the Work Timings From/To. However, you can edit it from the PayTabs Merchant Dashboard or you can contact your account manager to do it on your behalf.

Q11. Is the p\_id a unique value?

Yes, p\_id is a unique value as it represents the unique id of each PayPage created through the API

Q12. I am getting this below code with URL for the payment, how can I use the response to redirect to the payment page from my website?

```
{"result":"The Pay Page is created.,"response_code":"4012",  
"payment_url":"https://www.paytabs.com/NXEXxM38pW4fFVbeorTNDWVGjng4cofU-  
0iu4VHnir8a8 ","p_id":94327}
```

This is a normal json response from the API call. You should receive the response from the create PayPage API call, parse it and then redirect your customer to the PayPage URL that you received in the response. You can refer to the following URL for more assistance:  
<http://stackoverflow.com/questions/28526144/json-return-type-from-api-call>

Q13. There is support for PHP and .NET programming languages on PAYTABS official website, do you support a JAVA version?

Our API supports Java as well. You can check our website for the sample code or contact your account manager.

Q14. Is the character coding set UTF-8 when API request to pass parameters?

Yes, UTF-8 is enabled.

Q15. My website is developed in Joomla, can I integrate with PayTabs using API?

Yes. Definitely.

Q16. If we directly call the connection of PAYTABS API through APP by our mobile terminal, how should we configure the rebound/redirect address?

Our API uses browser redirection. If you use the API, then you should have a browser compatible mobile app. Alternatively, you can use the PayTabs SDK, which will return the transactionID and transaction reason code (Successful, Rejected, Closed).

Q17. Is HTTPS protocol mandatory for URL parameters (e.g. rebound/redirect address) related to the request of API?

Yes, HTTPS protocol is mandatory for URL parameters.



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<https://www.paytabs.com>