

Payment API design

Payment API is a RESTFUL API, designed to list, fetch, create, update and delete payment resources. For the successful operation the HTTP code 200 is returned. In other case, appropriate HTTP code will be returned.

For most responses, the payload in a form of below JSON object is returned. **Data** field holds appropriate data, link is a map of possible, related URLs to query for further data related to the requested action.

List of methods:

GET /V1/PAYMENT/

Returns a JSON object containing the list of payment resources in the resource format. The **data** field contains list of the resource objects.

Links - "self" - current list, "next", "prev" - if present allow showing next/previous page.

GET /V1/PAYMENT/{PAYMENT_ID}

Retrieves the Payment resource with the ID of {PAYMENT_ID}.

Data - the resource object

Links - self - URL to retrieve the object

POST /V1/PAYMENT/

Creates a new payment resource. A payload should be a JSON object in the resource format. ID field, if provided, will be ignored.

Data - the ID of newly created resource

Links - "get" - URL to fetch the newly created object

PUT /V1/PAYMENT/{PAYMENT_ID}

Updates the object of {PAYMENT_ID} id. The payload should be updated object in JSON format.

Data - Null if operation successful (HTTP 200), list of errors otherwise

Links - Empty object.

Commonly used fields types:

Amount - A string expressing payment amount, in main currency with optional fraction amount separated by full-stop.

Currency - A string, three letter ISO payment currency code

Payment resource:

As every resource, there are 5 top-level fields:

type - Fixed value - "Payment" - for this type of resource.

id - String, unique identifier of the resource.

version - Integer, monotonically increasing value, greater for every new version of the object saved.

organisation_id - String, identifier of resource-owning organization.
attributes - map of attributes specific for the resource type, for Payment, see below.

Payment attributes

amount - See amount documentation
beneficiary_party - A FullParty object, beneficiary of the payment (see below)
charged_information - ChargesInformation object (see below)
currency - See currency
debtor_party - A FullParty object, debtor of the payment (see below)
end_to_end_reference - String, an arbitrary string with end-user reference
fx - FX object (See below)
numeric_reference - String containing payment numeric reference
payment_id - String, unique identifier of the payment
payment_purpose - String, description of payment purpose
payment_scheme - String, denoting payment scheme used
payment_type - String, type of the payment
processing_date - String, data of processing, in YYYY-MM-DD format
reference - String, arbitrary string with external reference
scheme_payment_sub_type - String, Sub-type of payment scheme
scheme_payment_type - String, type of payment scheme
sponsor_party - a SimpleParty object, denoting the sponsor of payment

SimpleParty object reference

account_number - String, the number of the account
bank_id - String, ID of the bank
bank_id_code - String, Bank ID code

FullParty object reference - the same fields as SimpleParty, with additional:

account_name - String, Name of the account.
account_number - String, number of the account
account_number_code - String, code of account number
account_type - Integer, type of the account,
address - String, address of the party.
name - String, Name of the party

ChargesInformation object reference

bearer_code - String, bearer charges code
sender_charges - A list of simple objects with two fields: **amount** - See **Amount**,
currency - See **Currency**
receiver_charges_amount - See **Amount**,
receiver_charges_currency - See **Currency**

FX object reference

contract_reference - String, internal contract reference
exchange_rate - String, exchange rate floating point value
original_amount - See **Amount**
original_currency - See **Currency**