

# Using LipaPay Payment Aggregator APIs for Deposit and Withdrawal

## Introduction

This guide explains in simple terms how to integrate deposit and withdrawal functionality into your website using LipaPay's API.

You will learn how to:

- Allow users to deposit money from their mobile phone to your merchant account.
- Allow users to withdraw money from your merchant account to their mobile phone.
- Monitor transaction status (success or failure).
- Check your merchant account balance.
- Get statements to reconcile transactions.

## 1. Deposit (User sends money to you)

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User Action:

- The user clicks "Deposit" on your site, enters their phone number and amount.

Steps to Implement:

#### 1. (Optional) Check Bill:

- Use the "Prepaid Bill" API to verify the user phone, amount, and fees.
- Ensures everything is correct before requesting payment.

#### 2. Initiate Payment Order:

- Create a "Unifiedorder" (payment request) with the user phone and amount.

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- This tells the aggregator to request money from the user's mobile wallet.

### 3. Monitor Payment Result:

- Wait for a callback notification (automatic) from the aggregator.
- Or use "Payment Result Query" to check if the user paid.

### 4. Update User Account:

- When payment succeeds, credit the user's account on your website.

## 2. Withdrawal (You send money to the user's phone)

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#### User Action:

- The user clicks "Withdraw" on your site, enters their phone number and amount.

#### Steps to Implement:

##### 1. Create Withdrawal Order:

- Call API to initiate a disbursement (TransactionType=2).
- Send money from your merchant account to the user's mobile phone.

##### 2. Monitor Withdrawal Status:

- Listen for callback notifications or use "Payment Result Query" to check status.

##### 3. Update User Account:

- When withdrawal succeeds, debit the user's account on your website.

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## 3. Check Balance

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- Use "Get Balance" API to see how much money you have in your merchant account.
- Important before processing withdrawals to make sure you have enough funds.

## 4. Get Statement of Account

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- Use "Get Statement" API to pull transaction history (deposits, withdrawals, fees).
- Useful for monthly reconciliation and record keeping.

## 5. Handling Signatures

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- For every request you send, generate a 'Sign' field:
  - Concatenate request parameters in order + your private key.
  - MD5 hash the result to generate 'Sign'.
- For every response or callback you receive, verify the 'Sign' field:
  - Recalculate MD5 based on the response and your private key.
  - Ensures the response is authentic and not tampered with.

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## Summary Example Flow (Deposit)

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Step	Action	API / Event
1	User enters phone and amount	Your frontend collects input
2	Check bill info	Call "Prepaid Bill" API
3	Create payment order	Call "Unifiedorder" API
4	Wait for payment result	Callback or "Payment Result Query"
5	Confirm success, update user account	Update your database and UI