

explai.md

## LipaPay Integration Guide for Deposits and Withdrawals

### 1. Overview

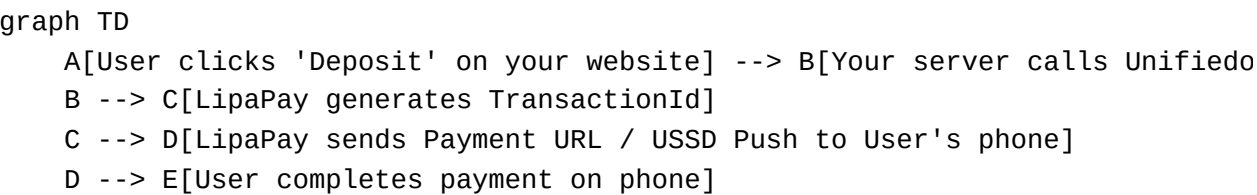
This guide explains how to integrate LipaPay into your website or app to handle **Deposits, Withdrawals, Payment Status checks**, and **Balance/Statement queries**. It includes explanations, sample requests/responses, and visual flow diagrams to help you prepare for discussions with the LipaPay technical team.

### 2. Key APIs

Operation	API Name
Deposit (User pays to Merchant)	Unifiedorder
Withdrawal (Merchant pays User)	Unifiedorder (Disbursement type)
Check Payment Result	Payment Result Query
Receive Payment Notification	Payment Result Callback Notification
Pre-check before creating Order	Prepaid Bill
Get Current Balance	Get Balance
Get Transaction Statements	Get Statement of Account

### 3. Flow Diagrams

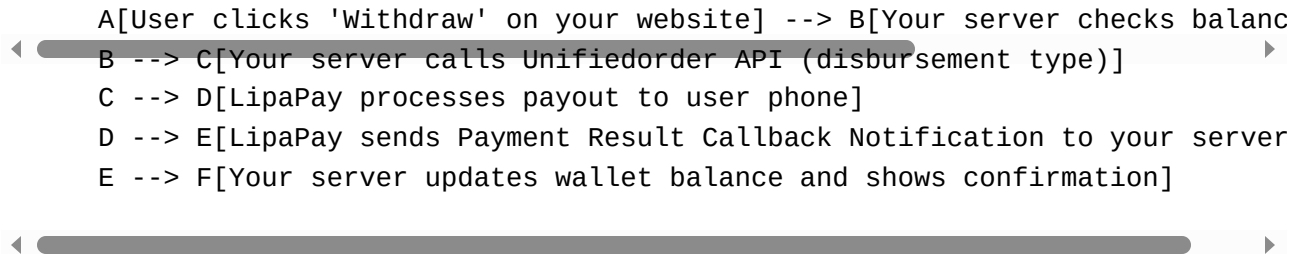
#### Deposit (User to Merchant)



```
E --> F[LipaPay sends Payment Result Callback Notification to your server  
F --> G[Your server updates user wallet balance]  
G --> H[You display success message to user]
```

## Withdrawal (Merchant to User)

graph TD



## 4. API Examples

### Unifiedorder - Deposit (Collection)

#### Request:

```
{  
  "Version": "v1.0",  
  "MchID": 100001,  
  "TimeStamp": 1694776093,  
  "Channel": 1, // MTN or Airtel  
  "TransactionType": 1, // collections = 1  
  "TraderID": "0750000000",  
  "Amount": 50000,  
  "OutTradeNo": "DEPOSIT-20240617-00001",  
  "Sign": "SIGNATURE"  
}
```

#### Response:

```
{  
  "StatusCode": 200,  
  "Data": {  
    "TransactionId": "txn-uuid",  
    "PayStatus": 0, // processing  
    "Amount": 50000  
  },  
}
```

```
"Succeeded": true
}
```

## Unifiedorder - Withdrawal (Disbursement)

### Request:

```
{
  "Version": "v1.0",
  "MchID": 100001,
  "TimeStamp": 1694776093,
  "Channel": 1,
  "TransactionType": 2, // disbursement = 2
  "TraderID": "0750000000",
  "Amount": 50000,
  "OutTradeNo": "WITHDRAW-20240617-00001",
  "Sign": "SIGNATURE"
}
```

### Response:

```
{
  "StatusCode": 200,
  "Data": {
    "TransactionId": "txn-uuid",
    "PayStatus": 0
  },
  "Succeeded": true
}
```

## 5. Payment Result Callback Notification

After a payment is completed (deposit or withdrawal), LipaPay will **notify your server** asynchronously:

### Notification Example:

```
{
  "PayStatus": 1, // 1 = success, 2 = failed
  "PayTime": "2025-06-17 15:05:00",
  "OutTradeNo": "DEPOSIT-20240617-00001",
}
```

```
"TransactionId": "txn-uuid",  
"Amount": 50000,  
"ActualPaymentAmount": 50000,  
"ActualCollectAmount": 49500,  
"PayerCharge": 0,  
"PayeeCharge": 500,  
"PayMessage": "SUCCESS",  
"Sign": "SIGNATURE"  
}
```

Your server must respond:

SUCCESS

## 6. Payment Result Query (Check Status)

You can actively query payment status:

### Request:

```
{  
  "Version": "v1.0",  
  "MchID": 100001,  
  "TimeStamp": 1694776093,  
  "OutTradeNo": "DEPOSIT-20240617-00001",  
  "Sign": "SIGNATURE"  
}
```

### Response:

```
{  
  "StatusCode": 200,  
  "Data": {  
    "PayStatus": 1, // success  
    "PayTime": "2025-06-17 15:05:00",  
    "OutTradeNo": "DEPOSIT-20240617-00001",  
    "TransactionId": "txn-uuid",  
    "Amount": 50000  
  },  
  "Succeeded": true  
}
```

## 7. Get Balance

### Request:

```
{
  "Version": "v1.0",
  "MchID": 100001,
  "TimeStamp": 1694776093,
  "Sign": "SIGNATURE"
}
```

### Response:

```
{
  "StatusCode": 200,
  "Data": {
    "Balance": 18910.0
  },
  "Succeeded": true
}
```

## 8. Get Statement of Account

### Request:

```
{
  "Version": "v1.0",
  "MchID": 100001,
  "TimeStamp": 1694776093,
  "StartTime": "20250615",
  "EndTime": "20250617",
  "Sign": "SIGNATURE"
}
```

### Response:

```
{
  "StatusCode": 200,
  "Data": {
    // List of transactions
  },
}
```

```
"Succeeded": true  
}
```

## 9. Important Notes

- Always verify `sign` signatures using your private key.
- Respond **SUCCESS** for callbacks to avoid duplicate retries.
- Withdrawal and Deposit both use `Unifiedorder`, but the `TransactionType` value is what matters (1 or 2).
- Use **Payment Result Query** API to double-check status if callback delays occur.
- `Get Balance` helps ensure enough funds before sending withdrawals.
- `Statement` is useful for daily reconciliation.

## 10. Summary

Action	API/Flow
Deposit	Unifiedorder (type 1) + Callback
Withdrawal	Unifiedorder (type 2) + Callback
Check Status	Payment Result Query
Check Balance	Get Balance
Daily Report	Get Statement of Account

This guide should help you be well prepared to talk to LipaPay's technical team tomorrow. If you need, we can also add more **sample code (PHP, Node.js, Python)** to help speed up your integration!