iPaymer Meeting Checklist

Purpose: Questions based on our review of the iPaymer API documentation **API Reviewed:** https://api.ipaymer.com/docs/api **Date Prepared:** January 25, 2025

What We Found in Their API Documentation

Endpoint	What It Does
`/v1/card`	Save and manage customer credit cards
`/v2/bills`	Create and pay invoices
`/v2/bills/{id}/pay`	Process a payment
`/v1/payment/integration/cardconnect`	Connect to CardConnect gateway
`/v1/payment/integration/stripe`	Connect to Stripe gateway
`/v2/transaction`	View transaction history

Part 1: The Gap - Tap to Pay Not in API

#	Question	Context
1	**"I reviewed your API at api.ipaymer.com/docs/api. I see endpoints for `/v1/card` and `/v2/bills/{id}/pay`, but I don't see any endpoint for Tap to Pay or NFC payments. Where is that documented?"**	Shows you did your homework
2	**"Is Tap to Pay handled through the CardConnect integration at `/v1/payment/integration/cardconnect`, or is there a separate SDK?"**	Connects what you found to what they claimed
3	**"Your API shows `PayBillRequest` requires a `bank_account_id`. How do we submit a Tap to Pay transaction instead?"**	Specific schema question

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Part 2: The CardConnect Connection

#	Question	What We Found
4	"I see you have `/v1/payment/integration/cardconnect` endpoints to store gateway credentials. Does this mean we process Tap to Pay through CardConnect/Fiserv directly?"	Their API stores CardConnect config
5	"CardConnect is owned by Fiserv. Fiserv has a Tap to Pay SDK called `FiservTTP`. Do we use that SDK and then connect to iPaymer for reporting?"	Shows you researched the Fiserv side
6	"Do we need a separate merchant account with CardConnect/Fiserv, or does iPaymer provide that?"	Clarifies the business relationship

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Part 3: Missing Documentation

#	What's Missing	Question
7	No mobile SDK docs	"Your API docs show REST endpoints. Where is the mobile SDK documentation for iOS/Android Tap to Pay?"
8	No NFC/contactless endpoints	"I couldn't find any endpoints mentioning NFC, contactless, or card-present transactions. Can you point me to those?"
9	No transaction creation	"The `/v2/transaction` endpoints appear to be read-only for viewing history. How do we create a new Tap to Pay transaction?"

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Part 4: Payment Flow Questions

Based on what we found, the current flow appears to be:

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Create Bill --> Pay Bill --> Transaction Created
```

#	Question	Why It Matters
10	**"For a quick sale at checkout, do we need to create a bill first using `/v2/bills`, then pay it with `/v2/bills/{id}/pay`? Or is there a direct charge endpoint for Tap to Pay?"**	Need to understand the flow
11	**"The `PayBillRequest` schema shows `bank_account_id` and `amount`. What fields do we send for a card tap payment?"**	Schema doesn't match card payments
12	**"I see `/v1/card/resolve` for smart card lookup. Is this used during Tap to Pay to match a returning customer?"**	Connects to their existing endpoint

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Part 5: Specific Feature Verification

#	Their API Shows	Question
13	CardConnect + Stripe integrations	**"Which gateway handles the actual Tap to Pay processing - CardConnect or Stripe? Or can we choose?"**
14	`/v1/card` for storing cards	**"After a Tap to Pay, can we save that card using your `/v1/card` endpoint for future purchases?"**
15	`/v2/transaction` for history	**"Will Tap to Pay transactions appear in the `/v2/transaction` endpoint for our reporting?"**

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Part 6: What We Need From Them

#	Request	Why
16	**"Can you provide the OpenAPI spec or Postman collection that includes Tap to Pay endpoints?"**	We only found billing/invoicing endpoints
17	**"Can you share the mobile SDK package name and documentation link?"**	Need actual SDK docs
18	**"Can you show us a sample request/response for a Tap to Pay transaction?"**	See the actual data format

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Summary Statement for the Meeting

"I reviewed your API documentation at api.ipaymer.com/docs/api. I found endpoints for cards, bills, and payment gateway integrations with CardConnect and Stripe. However, I didn't find any endpoints or SDK documentation for Tap to Pay or NFC payments. Can you walk me through how Tap to Pay works with your platform and where that's documented?"

Quick Reference: What We Found vs. What's Missing

Found in API	Not Found
Card storage (`/v1/card`)	Tap to Pay endpoint
Bill creation (`/v2/bills`)	NFC/contactless docs
Bill payment (`/v2/bills/{id}/pay`)	Mobile SDK
CardConnect config	Card-present transactions
Transaction history	Direct charge endpoint

After the Meeting Checklist

Get these in writing:

- [ ] Documentation for Tap to Pay / mobile SDK
- [ ] OpenAPI spec or Postman collection with Tap to Pay endpoints
- [ ] Sample request/response for Tap to Pay transaction
- [ ] Pricing sheet
- [ ] Test/sandbox account credentials
- [ ] Technical support contact

Meeting Notes

Date: _____

Attendees: _____

Key Takeaways:

Action Items:

Follow-up Needed: