

## Overview

Submit Charge API allows you to submit a payment transaction to collect money from the customer. The API requires HMAC signature, please refer to *API Authentication* for more information about the signature.

API Endpoint	https://{server.com}/api/v3/charges
Method	POST
Content Type	Application-json

## Payment Flow

1. The customer chooses *Cards* as a payment method, fills in the payment information, and submits the payment.
2. The merchant submits the authorization payment request to PayAmigo platform
3. PayAmigo platform process a payment transaction
4. Acquirer responds to PayAmigo successfully, the transaction is in authorized status
5. PayAmigo platform responds to the merchant, with transaction status "AUTHORIZED"

Refer to *Real-Time Notifications* for more information about the notification.

## Request Parameters

Field	Required	Description
command	Y	"AUTHORIZE"
id	Y	1-100 chars, letter,number and hyphen are allowed. The unique transaction ID specified by the merchant. It fails if a 2nd charge request with the same transaction ID
customer.id	Y	1-100 chars, letter,number and hyphen are allowed. Customer id specified by the merchant. For a same customer please use the same ID, it helps CS to identify fraud
lineItem.currency	Y	Currency ISO code. <ul style="list-style-type: none"><li>• Argentina: ARS</li></ul>

		<ul style="list-style-type: none"> <li>• Brazil: BRL</li> <li>• Mexico: MXN</li> </ul>
lineItem.amount	Y	The amount to collect
lineItem.description	Y	The product's description. 1-100 chars
payment.paymentMethod	Y	Fixed as "CREDIT_CARD" in uppercase.
payment.countryCode	Y	The ISO country code of the customer Argentina: AR Brazil: BR Mexico: MX
payment.accountHolder	Y	The customer's name.
payment.cardNumber	Y	Customer credit/debit card number
payment.expirationDate	Y	Expiration Date of credit card in yyyyyyyy-MM format.
payment.securityCode	Y	Security Code or CVV of customer's card
threeDSecureInfo.dsTransID	Y	Universally unique transaction identifier assigned by the DS to identify a single transaction. Length: 36, UUID
threeDSecureInfo.eci	Y	Payment System specific value provided by the ACS or DS to indicate the results of the attempt to authenticate the Cardholder. Length: 2
threeDSecureInfo.authenticationValue	Y	Payment System specific value provided by the ACS or the DS using an algorithm defined by Payment System. it is also called CAVV. Length 28, base64 string.
threeDSecureInfo.messageVersion	Y	Protocol version identifier This shall be the Protocol Version Number of the specification used by the system creating this message. (e.g 2.2.0, 2.2.1, 2.2.2)
metadata.callbackURL	N	The callback URL to receive real-time notifications. If it is not present, notifications are sent to the url configured in merchant's profile
metadata.returnURL	Y	Merchant success return page URL. This is required for the 3D-Secure flow.
metadata.failureURL	Y	Merchant failure return page URL. This is required for the 3D-Secure flow.

## Sample Request

```
{
  "command": "AUTHORIZE",
  "id": "202110092221",
  "customer": {
    "id": "TestUser"
  },
  "lineItem": {
    "currency": "ARS",
    "amount": 12.7,
    "description": "5 Golden Rings"
  },
  "payment": {
    "paymentMethod": "CREDIT_CARD",
    "countryCode": "AR",
    "accountHolder": "Card Holder",
    "cardNumber": "4111111111111004",
    "expirationDate": "2023-06",
    "securityCode": "123"
  },
  "threeDSecureInfo": {
    "dsTransID": "5a977c53-9c8c-4181-b8d4-9f041bde76b3",
    "eci": "05",
    "authenticationValue": "CAAQCZmZmXhZFzKJYgmGAAAAAAA=",
    "messageVersion": "2.2.0"
  },
  "metadata": {
    "callbackURL": "https://merchant.com/listener/for/callback",
    "returnURL": "https://merchant.com/store/return/success",
    "failureURL": "https://merchant.com/store/return/failure"
  }
}
```

## Response Fields

To validate a payment is successful, you can follow these steps:

1. Check HTTP status, should be 201
2. Check the \$.status field in json response. Should be "AUTHORIZED"

Field	Description
id	The unique transaction ID specified by the merchant.
internalId	The unique CS transaction ID generated by the system.
status	Transaction status, possible values are: AUTHORIZED -- the authorization is completed

	ERROR -- the payment is failed DECLINED -- the payment is declined by the gateway, it has failed.
merchantAccount	The merchant account name
lineItem	Echo the lineItem information submitted by the merchant
transactions	An array of transactions denoting the transaction activities
transactions[n].timestamp	The time of the activity performs, in UTC
transactions[n].	Historical details about this charge
transactions[n].gatewayProvidedId	The transaction ID on payment provider side.
transactions[n].type	Activity type, must be "AUTHORIZE"
transactions[n].state	Activity status APPROVED - the transaction is completed ERROR - the transaction is failed with error, please refer to 'resultCode' & 'responseText' for the error detail. DECLINED - the transaction is declined
transactions[n].amount	Activity amount
transactions[n].currency	Activity currency in ISO code format
transactions[n].resultCode	Activity result code Refer to " <i>Hard Decline &amp; Result Codes</i> " for more detail
transactions[n].responseText	Description of the result code.
paymentType	It is "CREDIT_CARD" for credit/debit cards.
paymentMethod	Customer method of payment. Typical values are VISA, MASTERCARD, AMERICAN_EXPRESS
created	Time this charge was first submitted in ISO-8601 format

## Sample Response for non-3DS cards.

Refer to \$.status.

```
{
  "id": "202110092221",
  "internalId": "dsfs6sd8fs6ds76fdsdd",
  "status": "AUTHORIZED",
```

```
"merchantAccount": "DevTest",
"lineItem": {
  "amount": 12.7,
  "currency": "MAD",
  "description": "5 Golden Rings",
  "taxCode": "NT",
  "taxIncludedInPrice": true
},
"transactions": [
  {
    "timestamp": "2021-10-09T08:47:29Z",
    "gatewayProvidedId": "02497b02-c03a-482e-82ce-75552eaec7ae",
    "type": "AUTHORIZE",
    "state": "APPROVED",
    "amount": 12.34,
    "currency": "MAD",
    "resultCode": 0,
    "responseText": "Success"
  }
],
"paymentType": "CREDIT_CARD",
"paymentMethod": "VISA",
"created": "2021-10-09T08:47:26Z"
}
```

## Sample Error Response

If you receive `$.status = "ERROR"` or `"DECLINED"`, the payment is failed. Refer to `transactions[0].responseText` for the detailed error reason.

```
{
  "id": "202110092223",
  "internalId": "dsfs6sd8fs6ds76fdsdd",
  "status": "ERROR",
  "merchantAccount": "DevTest",
  "lineItem": {
    "amount": 12.7,
    "currency": "MAD",
    "description": "5 Golden Rings",
    "taxCode": "NT",
    "taxIncludedInPrice": true
  },
  "transactions": [
    {
      "timestamp": "2021-10-11T04:08:01Z",
      "type": "AUTHORIZE",
      "state": "ERROR",
      "resultCode": 160,
      "responseText": "The following required inputs are missing or invalid:
countryCode"
    }
  ]
}
```

```
    }  
  ],  
  "paymentType": "CREDIT_CARD",  
  "paymentMethod": "VISA",  
  "created": "2021-10-11T04:08:00Z"  
}
```

## Sample Hard Declined Response

You receive the hard declined error for any integration error. HTTP status is not 2xx in this case.

```
{  
  "requestId": "080bb40e-f3a6-484b-9a87-5b2ab45ad251",  
  "errorCode": "entity_conflict_error",  
  "message": "Data conflict: Duplicate entry '20210618001-202110092221'  
for key 'PURCHASE_RECORD_UK1'"  
}
```

Update charge (settle/auth-reversal).

This method updates an existing Charge by issuing a new command to it.

API Endpoint	https://{server.com}/api/v3/charges/{id}
Method	POST
Content Type	Application-json

## Request Path Parameters

Field	Required	Description
id	Y	The transaction ID specified by the merchant.

## Request Parameters

Field	Required	Description
command	Y	<ul style="list-style-type: none"><li>• SETTLE completes a charge initiated with AUTHORIZE</li><li>• AUTH_REVERSAL cancels an AUTHORIZE and releases the reserved funds on the customer's credit card</li></ul>

## Sample Request

```
{  
  "command": "SETTLE"  
}
```

## Sample Response

Check the last transactions[n] item, if transactions[2].type = "SETTLE" and transactions[2].state = "APPROVED"

```
{
  "id": "202110112335",
  "status": "CHARGED",
  "merchantAccount": "DevTest",
  "lineItem": {
    "amount": 12.7,
    "currency": "ARS",
    "description": "5 Golden Rings",
    "taxCode": "NT",
    "taxIncludedInPrice": true
  },
  "transactions": [
    {
      "timestamp": "2021-10-11T15:35:58Z",
      "gatewayProvidedId": "2fe1bf49-ce48-43be-8c4d-b22a1f364c19",
      "type": "AUTHORIZE",
      "state": "APPROVED",
      "amount": 12.7,
      "currency": "ARS",
      "resultCode": 0,
      "responseText": "Success"
    },
    {
      "timestamp": "2021-10-11T15:36:51Z",
      "gatewayProvidedId": "61100cb2-fd58-45d2-85c8-699773c951e0",
      "type": "SETTLE",
      "state": "APPROVED",
      "amount": 12.7,
      "currency": "ARS",
      "resultCode": 0,
      "responseText": "Success"
    }
  ],
  "paymentType": "CREDIT_CARD",
  "paymentMethod": "VISA",
  "created": "2021-10-11T15:35:56Z"
}
```

In case of SETTLE failure, the authorized amount is released to the payer.