

Overview

Submit Charge API allows you to submit a payment transaction to collect money from the customer. This document should be referred only if you are utilizing FXRates API. FXRates API allows the merchant to award an equivalent USD amount for ZAR amount to the consumer. 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 Bank Transfer as a payment method, fills the payment information, and submits the payment.
2. The merchant submits the payment request to Payamigo platform and passes the FXRates data in the payload.
3. The Payamigo platform submits the payment request to the Bank transfer processor.
4. Bank transfer processor response to Payamigo successfully, the transaction is in pending status
5. The Payamigo platform responds to the merchant with transaction status "CHARGE_PENDING"
6. The customer completes the payment with the Bank.
7. Bank notifies Payamigo the final payment result.
8. The Payamigo platform notifies the merchant of the final payment status.

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

Request Parameters

Field	Required	Description
command	Y	Fixed as "CHARGE"
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. South Africa: ZAR
lineItem.amount	Y	The amount to collect
lineItem.description	Y	The product's description. 1-100 chars
properties	Y	String. A comma separated list of name/value pairs in the form of "name1=value1,name2=value2"
properties.fx_quote_id	Y	Pass the quote id from the FXRates API
properties.fx_currency	Y	In this case pass the base currency i.e. USD
properties.fx_amount	Y	Pass the equivalent amount of the lineItem.amount in the base currency
memo	Y	Pass the quote id from the FXRates API. This simplifies reconciling the transactions.
payment.paymentMethod	Y	"NEDBANK" or "CAPITEC_BANK"
payment.accountHolder	Y	Name associated with the Bank Account
payment.countryCode	Y	The ISO country code of the customer South Africa: ZA
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

Sample Request

```
{
  "command": "CHARGE",
  "id": "202110092221",
  "customer": {
    "id": "TestUser"
  },
  "lineItem": {
    "currency": "ZAR",
```

```

    "amount": 123.45,
    "description": "5 Golden Rings"
  },
  "properties": {
    "fx_quote_id": "67a1eaba-ff97-445c-81de-5badd86819dc",
    "fx_currency": "USD",
    "fx_amount": "7.11"
  },
  "memo": "67a1eaba-ff97-445c-81de-5badd86819dc",
  "payment": {
    "paymentMethod": "NEDBANK",
    "countryCode": "ZA",
    "accountHolder": "John Test"
  },
  "metadata": {
    "callbackURL": "https://requestbin.net/r/zhim1vgq"
  }
}

```

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 "CHARGE_PENDING"

Field	Description
id	The unique transaction ID specified by the merchant.
status	Transaction status, possible values are: CHARGE_PENDING -- the payment is pending ERROR -- the payment is failed DECLINED -- the payment is declined by the gateway, it has failed. Refer to <i>Purchase Record status</i> for all status
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].gatewayProvidedId	The transaction ID on processor's side
transactions[n].type	Activity type, must be "CHARGE"

transactions[n].state	Activity status PENDING - the transaction is pending APPROVED - the transaction is completed ERROR - the transaction is failed with error DECLINED - the transaction is declined by MTN
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 & Result Codes</i> ” for more detail
transactions[n].responseText	Description of the result code.
paymentType	It is “BANK_TRANSFER”
paymentMethod	Fixed as “NEDBANK” for Nedbank or “CAPITEC_BANK” for Capitec bank
paymentOption.type*	Fixed as “OFFSITE”. Indicates that a customer needs to be redirected to offsite to complete the payment/verification.
paymentOption.offsiteMethod*	Fixed as “GET”. Determines if the paymentServiceURL should be redirected to with a HTTP GET.
paymentOption.uiType*	Fixed as “IFRAME”. Indicate that the off site has no constraints and should render properly regardless of if it is displayed in an iframe.
paymentOption.paymentServiceURL*	URL to where you should redirect (HTTP GET) the customer to complete the payment.
properties	A comma separated name/value pair.
properties.fx_quote_id	FXRates Quote id that was passed in the payload.
properties.fx_currency	The base currency that was passed in the payload.
properties.fx_amount	The base currency amount that was passed in the payload.
memo	FXRates Quote ID

Sample Response

Refer to \$.status, if it is “CHARGE_PENDING”, show a successful page to the customer and instruct the customer to complete the transaction on its cell phone.

```
{
  "id": "202110092221",
  "internalId": "13914323240751104",
  "status": "CHARGE_PENDING",
  "merchantAccount": "TestMerchant",
  "lineItem": {
    "amount": 123.45,
    "currency": "ZAR",
    "description": "5 Golden Rings",
    "taxCode": "NT",
    "taxIncludedInPrice": true
  },
  "properties": {
    "fx_quote_id": "67a1eaba-ff97-445c-81de-5badd86819dc",
    "fx_currency": "USD",
    "fx_amount": "7.11"
  },
  "memo": "67a1eaba-ff97-445c-81de-5badd86819dc",
  "transactions": [
    {
      "timestamp": "2024-10-09T08:47:29Z",
      "gatewayProvidedId": "02497b02-c03a-482e-82ce-75552eaec7ae",
      "type": "CHARGE",
      "state": "PENDING",
      "amount": 123.45,
      "currency": "ZAR",
      "resultCode": 0,
      "responseText": "Success"
    }
  ],
  "paymentType": "BANK_TRANSFER",
  "paymentMethod": "BANK_TRANSFER",
  "created": "2024-10-09T08:47:26Z",
  "amountRemaining": 0,
  "paymentOption": {
    "type": "OFFSITE",
    "offsiteMethod": "GET",
    "uiType": "IFRAME",
    "paymentServiceURL": "https://sandbox.payamigo.com/pwthree/launch"
  }
}
```

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": "13914323240751104",
  "status": "ERROR",
  "merchantAccount": "TestMerchant",
  "lineItem": {
    "amount": 123.45,
    "currency": "ZAR",
    "description": "5 Golden Rings",
    "taxCode": "NT",
    "taxIncludedInPrice": true
  },
  "properties": {
    "fx_quote_id": "67a1eaba-ff97-445c-81de-5badd86819dc",
    "fx_currency": "USD",
    "fx_amount": "7.11"
  },
  "memo": "67a1eaba-ff97-445c-81de-5badd86819dc",
  "transactions": [
    {
      "timestamp": "2021-10-11T04:08:01Z",
      "type": "CHARGE",
      "state": "ERROR",
      "resultCode": 1170,
      "responseText": "The following required inputs are missing or invalid:
countryCode"
    }
  ],
  "paymentType": "BANK_TRANSFER",
  "paymentMethod": "NEDBANK",
  "created": "2021-10-11T04:08:00Z"
  "amountRemaining": 0
}
```

Sample Hard Declined Response

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

```
{
  "requestId": "cb5090a8-b832-4791-beb0-76f1dada4973",
  "errorCode": "validation_error",
  "message": "Duplicated ID: 1741017331948"
}
```