

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 *Offline Bank Transfer* as a payment method, fills in the payment information, and submits the payment.
2. The merchant submits the payment request to the Payamigo platform
3. The Payamigo platform provides payment instructions in JSON along with status of 'CHARGE_PENDING'
4. The merchant displays the payment instruction to the user.
5. The user logs into his/her bank account and triggers the payment.
6. Once the payment is received by Payamigo's bank, the callback notification is sent to the merchant.

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 is sent 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 Payamigo to identify fraud
lineItem.currency	Y	Currency ISO code. Argentina: ARS
lineItem.amount	Y	The amount to collect
lineItem.description	Y	The product's description. 1-100 chars
payment.paymentMethod	Y	"OFFLINE_BANK_TRANSFER"
payment.accountHolder	Y	Payer's full name.
payment.countryCode	Y	The ISO country code of the customer Argentina: AR
payment.document	Y	The customer's CUIT or DNI. No dots, dashes or spaces allowed. DNI -> numeric format, min 7 digits and max 8 digits CUIT -> numeric format (without spaces, dashes, dots, etc.), always 11 digits
payment.accountNumber	Y	Customer's bank account number (CBU) or CBU alias. No dots, dashes, spaces, etc. CBU - 22 digits Alias CBU - 6 to 20 characters and digits
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": "ARS",
    "amount": 12.00,
    "description": "5 Golden Rings"
  },
  "payment": {
```

```

    "paymentMethod": "OFFLINE_BANK_TRANSFER",
    "countryCode": "AR",
    "accountHolder": "Sheldon Cooper",
    "document": "20313342042",
    "accountNumber": "3220001805000046360016"
  },
  "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 CHARGED -- the payment is completed ERROR -- the payment is failed DECLINED -- the payment is declined by the gateway/bank, 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
instruction.bankName	Receiver's bank name
instruction.beneficiaryName	Name of the individual or entity that receives funds
instruction.paymentType	Payment type, fixed as BANK_TRANSFER
instruction.alias	Alias of the account to be credited
instruction.accountNumber	Account number to transfer money to
instruction.expireTime	Deadline for the payer to complete the payment

instruction.reference	Unique reference to identify the transaction
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 the gateway/bank
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 "OFFLINE_BANK_TRANSFER"
created	Time this charge was first submitted in ISO-8601 format
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.

Sample Response

Refer to \$.status, if it is "CHARGE_PENDING", you should redirect the customer to paymentServiceUrl to complete the transactions. The paymentserviceURL will show the deposit bank information to the customer. The customer will then log into the customer's bank account and enter the bank information to complete the payment.

```
{
  "id": "202110092221",
  "status": "CHARGE_PENDING",
  "merchantAccount": "Demo_Merchant",
  "lineItem": {
    "amount": 12.00,
    "currency": "ARS",
    "description": "5 Golden Rings",
    "taxCode": "NT",
    "taxIncludedInPrice": true
  },
  "instruction": {
    "paymentType": "BANK_TRANSFER",
    "alias": "JUAN.PEDRO.ROJO",
    "bankName": "Banco Industrial S.A.",
    "beneficiaryName": "Infinia S.A.",
    "accountNumber": "123456789",
    "expireTime": "2025-06-05T19:00:24.898000Z",
    "reference": "2890911"
  },
  "transactions": [
    {
      "timestamp": "2021-10-09T08:47:29Z",
      "gatewayProvidedId": "02497b02-c03a-482e-82ce-75552eaec7ae",
      "type": "CHARGE",
      "state": "PENDING",
      "amount": 12.00,
      "currency": "ARS",
      "resultCode": 0,
      "responseText": "Success"
    }
  ],
  "paymentType": "BANK_TRANSFER",
  "paymentMethod": "ONLINE_BANK_TRANSFER",
  "created": "2021-10-09T08:47:26Z",
  "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",
  "status": "ERROR",
  "merchantAccount": "Demo_Merchant",
  "lineItem": {
    "amount": 12.00,
    "currency": "ARS",
    "description": "5 Golden Rings",
    "taxCode": "NT",
    "taxIncludedInPrice": true
  },
  "transactions": [
    {
      "timestamp": "2021-10-11T04:08:01Z",
      "type": "CHARGE",
      "state": "DECLINED",
      "resultCode": 1170,
      "responseText": "There are required customer fields missing or invalid."
    }
  ],
  "paymentType": "BANK_TRANSFER",
  "paymentMethod": "OFFLINE_BANK_TRANSFER",
  "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": "validation error",
  "message": "Duplicated ID: 2021100926788"
}
```

Test Account Details

We have the following account numbers for testing payment:

Account Holder	Document	Account Number
Sheldon Cooper	20313342042	3220001805000046360016
Bruno Díaz	20223385072	3220001805000046360015
Peter Parker	20313380002	3220001805000046360015

```
"payment": {
  "paymentMethod": "OFFLINE_BANK_TRANSFER",
  "countryCode": "AR",
  "accountHolder": "Sheldon Cooper",
  "document": "20313342042",
  "accountNumber": "3220001805000046360016"
}
```

Note : You should get a DECLINED status with any other account, or using one of these accounts with a different name/document

1. Declined Sample Response (for Document mismatch)

```
{
  "id": "202171792489",
  "internalId": "11880180742889472",
  "status": "DECLINED",
  "merchantAccount": "Demo_merchant",
  "lineItem": {
    "amount": 10.00,
    "currency": "ARS",
    "description": "5 Golden Rings",
    "taxCode": "NT",
  }
}
```

```
    "taxIncludedInPrice": true
  },
  "transactions": [
    {
      "timestamp": "2024-11-15T14:43:06Z",
      "type": "CHARGE",
      "state": "DECLINED",
      "amount": 10.00,
      "currency": "ARS",
      "resultCode": 0,
      "responseText": "[infinia] (-) Customer DNI/CUIT mismatch, please
check your CBU/Alias."
    }
  ],
  "paymentType": "BANK_TRANSFER",
  "paymentMethod": "OFFLINE_BANK_TRANSFER",
  "created": "2024-11-15T14:43:05Z",
  "amountRemaining": 0
}
```

2. Declined Sample Response (for Name mismatch)

```
{
  "id": "202171792490",
  "internalId": "11880383577595904",
  "status": "DECLINED",
  "merchantAccount": "Demo_merchant",
  "lineItem": {
    "amount": 10.00,
    "currency": "ARS",
    "description": "5 Golden Rings",
    "taxCode": "NT",
    "taxIncludedInPrice": true
  },
  "transactions": [
    {
      "timestamp": "2024-11-15T15:08:53Z",
      "type": "CHARGE",
      "state": "DECLINED",
      "amount": 10.00,
      "currency": "ARS",
      "resultCode": 0,
      "responseText": "[infinia] (-) Customer Name mismatch, please check
"
```

```
your name."
    }
  ],
  "paymentType": "BANK_TRANSFER",
  "paymentMethod": "OFFLINE_BANK_TRANSFER",
  "created": "2024-11-15T15:08:53Z",
  "amountRemaining": 0
}
```