

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 equivalent USD amount for BRL 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 *PIX* as a payment method, fills in 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. PayAmigo platform returns QR code and QR page in the response with CHARGE_PENDING status.
4. The merchant displays the QR code to the consumer.
5. The consumer makes the payment through the banking app.
6. On successful payment, the transaction status changes to CHARGED and 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 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
customer.firstName	Y	string of length 0 to 50. First name of customer
customer.lastName	Y	string of length 0 to 50. Last name of customer
customer.dateOfBirth	N	string of length 0 to 10. Customer date of birth in yyyy-mm-dd format
customer.ipAddress	Y	string of length 0 to 16. Customer IP address
lineItem.currency	Y	Currency ISO code. Brazil: BRL
lineItem.amount	Y	The amount to collect
lineItem.description	Y	The product's description. 1-100 chars
payment.paymentMethod	Y	Fixed as "PIX" in uppercase.
payment.countryCode	Y	The ISO country code of the customer Brasil: BR
payment.accountHolder	Y	The customer's subscription ID.
payment.documentType	Y	String. Can be "CPF" or "CNPJ" for Brazil. CPF is the tax ID for individuals and CNPJ is the tax ID for corporations.
payment.document	Y	String. CPF number is 11 digits. The merchant should not pass any special characters in the payload. CNPJ number is 14 digits. The merchant should not pass any special characters in the payload.

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
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
memo	Y	Pass the quote id from the FXRates API. This simplifies reconciling the transactions.

Sample Request

```
{
  "command": "CHARGE",
  "id": "cs_a97d0c8b6cd34a94ae066ac78c100edc",
  "customer": {
    "id": "TestUser",
    "firstName": "Jacob",
    "lastName": "Test",
    "dateOfBirth": "1987-11-23",
    "ipAddress": "127.0.0.1"
  },
  "lineItem": {
    "currency": "BRL",
    "amount": 12,
    "description": "5 Golden Rings"
  },
  "payment": {
    "paymentMethod": "PIX",
    "accountHolder": "Payer Name",
    "documentType": "CPF",
    "document": "67944528208",
    "countryCode": "BR"
  },
  "properties": {
    "fx_quote_id": "e94946c7-c960-4560-90f7-77c7728051fb",
    "fx_currency": "USD",
    "fx_amount": "8.86"
  },
  "memo": "e94946c7-c960-4560-90f7-77c7728051fb",
}
```

```
"metadata": {  
  "callbackURL": "https://merchant.com/listener/for/callback"  
}
```

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 "CHARGED"

Field	Description
id	The unique transaction ID specified by the merchant.
internalId	The unique PayAmigo transaction ID generated by the system.
status	Transaction status, possible values are: CHARGE_PENDING -- the payment is submitted 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
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.
properties.QR_CODE_STR	PIX QR code in URL form that can be pasted by the consumer in the banking app instead of scanning the QR code to make the payment.
memo	FXRates Quote ID
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 Acquirer side
transactions[n].type	Activity type, must be "CHARGE"
transactions[n].state	Activity status PENDING – the transaction is submitted 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 & Result Codes</i> " for more detail
transactions[n].responseText	Description of the result code.
paymentType	It is "WALLET"
paymentMethod	Customer method of payment. PIX
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.
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.offsiteMethod	Fixed as "GET". Determines if the paymentServiceURL should be redirected to with a HTTP GET.
paymentOption.paymentServiceURL	URL to where you should redirect (HTTP GET) the customer to complete the payment.

Sample Response for PIX.

Refer to \$.status, if it is "CHARGE_PENDING", show the QR code to the payer in a browser window. See paymentserviceURL in the response.

```
{
  "id": "cs_a97d0c8b6cd34a94ae066ac78c100edc",
  "internalId": "13895695362564096",
  "status": "CHARGE_PENDING",
  "merchantAccount": "Merchant",
  "lineItem": {
    "amount": 12.00,
    "currency": "BRL",
    "description": "5 Golden Rings",
    "taxCode": "NT",
    "taxIncludedInPrice": true
  },
  "properties": {
    "fx_quote_id": "e94946c7-c960-4560-90f7-77c7728051fb",
    "fx_currency": "USD",
    "QR_CODE_STR":
    "00020126850014br.gov.bcb.pix2563pix.infinia.finance/qr/v3/at/72df843b-2487-45ca-a785-df3d407eece25204
    000053039865802BR5925INFINIA_BRASIL_INSTITUICA6009SAO_PAULO62070503***630442CE",
    "fx_amount": "8.86"
  },
  "memo": "e94946c7-c960-4560-90f7-77c7728051fb",
  "transactions": [
    {
      "timestamp": "2025-05-12T14:09:03Z",
      "gatewayProvidedId": "06603813-7232-4bd5-9964-f66787ba1ab9",
      "type": "CHARGE",
      "state": "PENDING",
      "amount": 12,
      "currency": "BRL",
      "resultCode": 0,
      "responseText": "Success."
    }
  ],
  "paymentType": "WALLET",
  "paymentMethod": "PIX",
  "created": "2025-05-12T14:09:02Z",
  "amountRemaining": 0,
  "paymentOption": {
    "type": "OFFSITE",
    "offsiteMethod": "GET",
    "uiType": "IFRAME",
    "paymentServiceURL":
    "https://sandbox.payamigo.com/pwthree/launch?payload=%7B%22timestamp%22%3A1747058943%2C%22
    merchantAccount%22%3A%22Demo_merchant%22%2C%22mode%22%3A%22PROXY%22%2C%22pold%
    22%3A2886288%2C%22chargeId%22%3A%22cs_a97d0c8b6cd34a94ae066ac78c100edc%22%2C%22custo
    merLocale%22%3A%22en_US%22%7D&signature=948ca0643af5f1ea0d5cd1aca90c4a56c239625c01210a3
    703ccca42ade11126"
  }
}
```

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": "cs_a97d0c8b6cd34a94ae066ac78c101edc",
  "internalId": "13895881073238016",
  "status": "ERROR",
  "merchantAccount": "Merchant",
  "lineItem": {
    "amount": 12.00,
    "currency": "BRL",
    "description": "5 Golden Rings",
    "taxCode": "NT",
    "taxIncludedInPrice": true
  },
  "properties": {
    "fx_quote_id": "e94946c7-c960-4560-90f7-77c7728051fb",
    "fx_currency": "USD",
    "fx_amount": "8.86"
  },
  "memo": "e94946c7-c960-4560-90f7-77c7728051fb",
  "transactions": [
    {
      "timestamp": "2025-05-12T14:32:39Z",
      "type": "CHARGE",
      "state": "ERROR",
      "amount": 12,
      "currency": "BRL",
      "resultCode": 1170,
      "responseText": "There are required inputs missing or invalid. 'document'"
    }
  ],
  "paymentType": "WALLET",
  "paymentMethod": "PIX",
  "created": "2025-05-12T14:32:39Z",
  "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": "c5f2b12f-5a99-4a0c-912a-aaa48abd9dc6",
  "errorCode": "validation_error",
  "message": "Duplicated ID: cs_a97d0c8b6cd34a94ae066ac78c571edc"
}
```

PIX Payment Expiration

PIX validity is generally set to 24 hours i.e. the user has 24 hours to complete PIX payment once QR code is generated. This expiry time can be adjusted based on the merchant's requirement. Once the PIX transaction has expired, the user is unable to complete the transaction and a new PIX transaction should be initiated. On expiration, the state of the transaction changes from CHARGE_PENDING to EXPIRED. Since the state changes in the system, a webhook/notification is sent back to the webhook URL. Below is a sample webhook notification for an EXPIRED transaction. The webhook handler can capture just the master "status". The handler code does not need to sort through the transactions list to capture the latest "state".

```
{
  "id": "cs_f0e2eda818eb464fa7d4934522de75c2",
  "internalId": "13840097018646528",
  "status": "EXPIRED",
  "merchantAccount": "Merchant",
  "lineItem": {
    "amount": 500,
    "currency": "BRL",
    "description": "5 Golden Rings",
    "taxCode": "NT",
    "taxIncludedInPrice": true
  },
  "properties": {
    "fx_quote_id": "30cede01-cd45-4f5a-9287-2cca9cce3d71",
    "fx_currency": "USD",
    "QR_CODE_STR": "00020126850014br.gov.bcb.pix2563pix.infinia.finance/qr/v3/at/72df843b-2487-45ca-a785-df3d407eece25204000053039865802BR5925INFINIA_BRASIL_INSTITUICA6009SAO_PAULO62070503***630442CE",
    "fx_amount": "88.48461252"
  },
  "memo": "30cede01-cd45-4f5a-9287-2cca9cce3d71",
  "transactions": [
    {

```

```
"timestamp": "2025-05-07T16:19:21Z",
"gatewayProvidedId": "4e90a294-b66f-42b6-9b91-de06e7c4f5c6",
"type": "CHARGE",
"state": "PENDING",
"amount": 500,
"currency": "BRL",
"resultCode": 0,
"responseText": "Success."
},
{
  "timestamp": "2025-05-08T16:20:16Z",
  "gatewayProvidedId": "4e90a294-b66f-42b6-9b91-de06e7c4f5c6",
  "type": "CHARGE",
  "state": "EXPIRED",
  "amount": 500,
  "currency": "BRL",
  "resultCode": 0,
  "responseText": "Success."
}
],
"paymentType": "WALLET",
"paymentMethod": "PIX",
"created": "2025-05-07T16:19:20Z",
"amountRemaining": 0
}
```