

Overview

Submit Credit API allows you to submit a credit transaction to send money to the customer. This document should be referred only if you are utilizing FXRates API. FXRates API allows the merchant to convert USD amount into BRL and send specific amount to the consumer in BRL.

The API requires HMAC signature, please refer to *API Authentication* for more information about the signature.

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

Payment Flow

1. The merchant submits the credit request to Payamigo platform and passes FXRates details in the payload.
2. Payamigo platform submits the credit request to the PIX processor.
3. If the PIX processor responds to Payamigo successfully, the transaction goes into pending status
4. The Payamigo platform responds to the merchant with the transaction status of "CREDIT_PENDING"
5. The PIX processor notifies Payamigo of the final transaction result.
6. The Payamigo platform notifies the merchant of the final credit result.

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

Request Parameters

Field	Required	Description
command	Y	Fixed as "CREDIT"
id	Y	1-100 chars, letter,number and hyphen are allowed. The unique transaction ID specified by the merchant. It fails if a 2nd credit 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
lineItem.currency	Y	Currency ISO code. • Brazil: BRL
lineItem.amount	Y	The amount to credit
lineItem.description	Y	The credit description, 1-100 chars
payment.paymentMethod	Y	Fixed as "PIX" in uppercase.
payment.countryCode	Y	The ISO country code of the customer Brazil: BR
payment.userId	Y	Recipient's destination account (PIX key) +55 XX XXXXXXXX (+55 country code, XX state code, 8 digits phone no.) Ex. +5511995904440
payment.accountHolder	Y	Recipient's full name
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.
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Sample Request

```
{
  "command": "CREDIT",
  "id": "202112131046",
  "customer": {
    "id": "TestUser"
  },
  "lineItem": {
    "currency": "BRL",
    "amount": 50.50,
    "description": "Payout"
  },
  "payment": {
    "paymentMethod": "PIX",
    "countryCode": "BR",
    "userId": "+5511995904440",
    "accountHolder": "Marcio De Silva",
    "document": "95593274533"
  },
  "properties": {
    "fx_quote_id": "e94946c7-c960-4560-90f7-77c7728051fb",
    "fx_currency": "USD",
    "fx_amount": "8.94"
  },
  "memo": "e94946c7-c960-4560-90f7-77c7728051fb",
  "metadata": {
    "callbackURL": "https://requestbin.net/r/2j78sjxo"
  }
}
```

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 "CREDIT_PENDING"

Field	Description
type	CS response format version
id	The unique transaction ID specified by the merchant.
status	Transaction status, possible values are: CREDIT_PENDING -- the credit is pending CREDITED -- the credit is completed 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
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
transactions	An array of transactions denoting the transaction activities
transactions[n].timestamp	The time of the activity performs, in UTC
transactions[n].	The customer's subscription ID.
transactions[n].gatewayProvidedId	The transaction ID on the partner's side.
transactions[n].type	Activity type, must be "CREDIT"
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
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" for PIX
paymentMethod	Fixed as "PIX"

Sample Response

```
{
  "id": "202112131046",
  "internalId": "b0fedd1d9ece4862b90205ac28b80593",
  "status": "CREDIT_PENDING",
  "merchantAccount": "Demo_Merchant",
  "lineItem": {
    "amount": 50.50,
    "currency": "BRL",
    "description": "Payout",
    "taxCode": "NT",
    "taxIncludedInPrice": true
  },
  "properties": {
    "fx_quote_id": "e94946c7-c960-4560-90f7-77c7728051fb",
    "fx_currency": "USD",
    "fx_amount": "8.94"
  },
  "memo": "e94946c7-c960-4560-90f7-77c7728051fb",

  "transactions": [
    {
      "timestamp": "2021-12-13T02:46:58Z",
      "gatewayProvidedId": "26812",
      "type": "CREDIT",
      "state": "PENDING",
      "amount": 50.50,
      "currency": "BRL",
      "resultCode": 0,
      "responseText": "Success"
    }
  ],
  "paymentType": "WALLET",
  "paymentMethod": "PIX",
  "created": "2021-12-13T02:46:56Z",
  "amountRemaining": 0
}
```