

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 MXN and send specific amount to the consumer in MXN.

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 request for validation.
3. If the Clabe belongs to the receiver, Payamigo proceeds with the request to the Bank.
4. If the Bank responds to Payamigo successfully, the transaction goes in pending/credited status
5. Payamigo platform responds to the merchant, with transaction status.
6. If the transaction is in pending status, Bank notifies Payamigo the final transaction result.
7. 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 CS to identify fraud
lineItem.currency	Y	Currency ISO code. Mexico: MXN
lineItem.amount	Y	The amount to credit
lineItem.description	Y	The credit description, 1-100 chars
payment.paymentMethod	Y	Fixed as "SPEI" in uppercase.
payment.countryCode	Y	The ISO country code of the customer Mexico: MX
payment.document	Y	The customer's CURP for consumers. For business, pass the RFC number.
payment.documentType	Y.	String. RFC or CURP. This should be the document type the Payer used to open his/her bank account. Generally for consumers it is CURP and for businesses it is RFC.
payment.accountHolder	Y	Represents the name of the destination account holder, without abbreviations, special characters, personal or professional prefixes.
payment.accountNumber	Y	Receiver CLABE number (18 digits)
payment.bankCode	N	Denotes the code of the bank where the destination account, card number or phone number belongs. Please see below the allowed values. NOTE: We recommend you skip passing this parameter in the payload as we can auto determine the bank.
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

unt		the base currency
metadata.callback URL	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": "CREDIT",
  "id": "202110112305",
  "customer": {
    "id": "TestUser"
  },
  "lineItem": {
    "currency": "MXN",
    "amount": 12.34,
    "description": "Revert 5 Golden Rings"
  },
  "payment": {
    "paymentMethod": "SPEI",
    "countryCode": "MX",
    "accountHolder": "Peter Parker",
    "documentType": "CURP",
    "document": "HEGG560427MVZRR04",
    "accountNumber": "002180087377088544",
    "bankCode": "002"
  },
  "properties": {
    "fx_quote_id": "e94946c7-c960-4560-90f7-77c7728051fb",
    "fx_currency": "USD",
    "fx_amount": "0.63"
  },
  "memo": "e94946c7-c960-4560-90f7-77c7728051fb",
  "metadata": {
    "callbackURL": "https://sample.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 "CREDIT_PENDING" or "CREDITED"

Field	Description
type	Payamigo 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 Bank 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 by MTN
transactions[n].amount	Activity amount
transactions[n].currency	Activity currency in ISO code format
transactions[n].resultCode	Activity result code

e	Refer to “ <i>Hard Decline & Result Codes</i> ” for more detail
transactions[n].responseText	Description of the result code.
paymentType	Fixed as “SPEI
paymentMethod	Fixed as “BANK_TRANSFER”

Sample Response

```
{
  "id": "202110112305",
  "status": "CREDIT_PENDING",
  "merchantAccount": "Merchant",
  "lineItem": {
    "amount": 12.34,
    "currency": "MXN",
    "description": "Revert 5 Golden Rings",
    "taxCode": "NT",
    "taxIncludedInPrice": true
  },
  "properties": {
    "fx_quote_id": "e94946c7-c960-4560-90f7-77c7728051fb",
    "fx_currency": "USD",
    "fx_amount": "0.63"
  },
  "memo": "e94946c7-c960-4560-90f7-77c7728051fb",

  "transactions": [
    {
      "timestamp": "2021-10-11T15:07:17Z",
      "gatewayProvidedId": "dd317ae1-f9cb-47ef-8a8b-10e8a754c5a2",
      "type": "CREDIT",
      "state": "PENDING",
      "amount": 12.34,
      "currency": "MXN",
      "resultCode": 0,
      "responseText": "Success"
    }
  ],
  "paymentType": "BANK_TRANSFER",
  "paymentMethod": "SPEI",
  "created": "2021-10-11T15:07:16Z",
  "amountRemaining": 0
}
```

Bank Codes

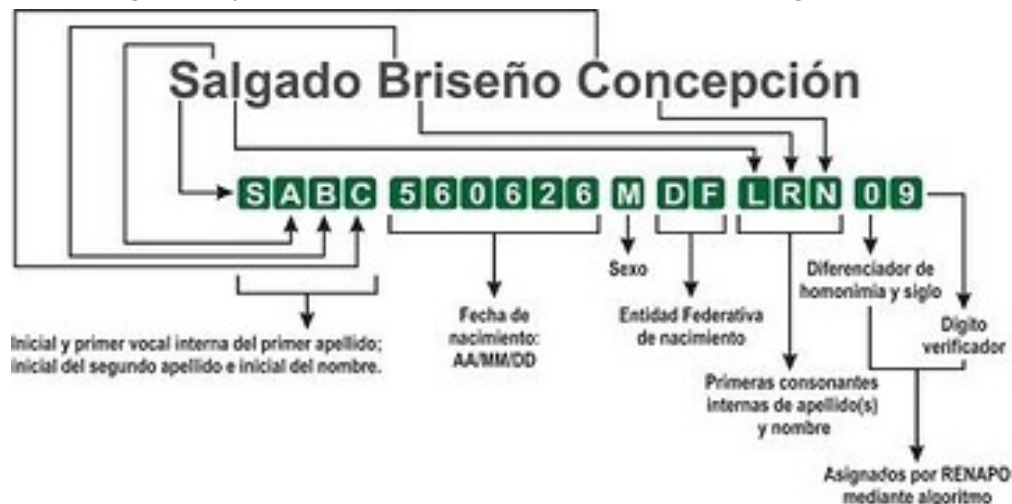
Code	Bank
001	BANXICO
002	Banamex
006	Bancomext
012	BBVA MEXICO
014	Santander
019	Banjercito
021	HSBC
030	Bajio
036	Inbursa
042	Mifel
044	Scotiabank
058	Banregio
059	Invex
060	Bansi
062	Afirme
072	Banorte/IXE
108	Tokyo
110	JP Morgan
112	Monex
113	Ve Por Mas
127	Azteca
128	Autofin
129	Barclays
130	Compartamos
132	Multiva
133	Actinver
135	Nafin
136	Interbanco
137	Bancoppel
138	ABC Capital
140	Consubanco
143	CI Banco
145	Bbase
147	Bankaool
148	PagaTodo
150	Inmobiliario
151	Dondé
152	Bancrea

154	Banco Finterra
155	ICBC
156	Sabadell
157	Shinhan
158	Mizuho Bank
166	BABIEN
448	Validador
600	Monex Casa de Bolsa
601	GBM
602	Masari
605	Value
608	Vector
613	Multiva
616	Finamex
617	Valmex
620	Profuturo
623	Skandia
630	Casa de Bolsa Intercam
631	CI Bolsa
634	Fincomun
637	Order
638	Akala
646	STP
649	Oskndia
653	Kuspit
655	Sofiexpress
656	Unagra
659	Asp Integra Opc
670	Libertad
680	Cristobal Colon
683	Caja Telmex
684	Transfer
685	Fondo (FIRA)
686	Invercap
689	FOMPED
690	SURA
693	Casa de Bolsa Credit Suisse
706	Arcus

802	BANAMEX2
812	BBVA BANCOMER2
814	SANTANDER2
821	HSBC2
872	BANORTE2
901	CLS
902	Indeval
903	CODI_VALIDA
927	AZTECA2

CURP and RFC format

CURP is generally for consumers and is 18 characters in length.



RFC for companies is 12 characters and for consumers it is 13 characters.

Persona Física (13 Caracteres)

Alonso Quijano De Cervantes nació el 29 de septiembre de 1947

QUCA470929CL7

Primeras
dos letras
del apellido
paterno

Primera
letra del
apellido
materno

Primera
letra del
nombre

Año de
nacimiento

Mes de
nacimiento

Día de
nacimiento

Homoclave
Asignada
por el SAT