

Overview

Submit Credit API allows you to submit a credit transaction to send money to 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/credits
Method	POST
Content Type	Application-json

Payment Flow

1. The merchant submits the credit request to Payamigo platform
2. The Payamigo platform submits the payout request to the bank processor.
1. If the bank transfer processor responds to Payamigo successfully, the transaction goes into pending status.
3. The Payamigo platform responds to the merchant, with transaction status.
4. The Bank Transfer processor notifies Payamigo of the final transaction result.
5. 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 CS to identify fraud
lineItem.currency	Y	Currency ISO code. • Peru: PEN

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lineItem.amount	Y	The amount to credit
lineItem.description	Y	The credit description, 1-100 chars
payment.paymentMethod	Y	Fixed as "BANK_TRANSFER" in uppercase.
payment.countryCode	Y	The ISO country code of the customer Peru: PE
payment.documentType	Y	Fixed as DNI.
payment.document	Y	The receiver's DNI number.
payment.accountHolder	Y	Receiver's full name.
payment.accountNumber	Y	Receiver account number.
payment.accountType	Y	"CC" for checking account; "SVGS" for savings account; "EFE" for Electronic Funds Exchange account
payment.bankCode	Y	Receiver's bank code.
payment.stateProvince	Y	Receiver's residence state. Requires 2 letter state codes/ See last section in this document.
metadata.callbackURL	N	The callback URL to receive realtime notifications. If it is not present, notifications are sent to the url configured in merchant's profile

Sample Request

```
{
  "command": "CREDIT",
  "id": "202110112305",
  "customer": {
    "id": "TestUser"
  },
  "lineItem": {
    "currency": "PE",
    "amount": 12.34,
    "description": "Revert 5 Golden Rings"
  },
  "payment": {
```

```
"paymentMethod": "BANK_TRANSFER",
"countryCode": "PE",
"accountHolder": "Peter Parker",
"accountNumber": "3220026105007079840037",
"bankCode": "112",
"accountType": "CC",
"document": "20313380002",
"documentType": "DNI",
"stateProvince": "stateProvince"
},
"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
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 in bank processor
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 Refer to “ <i>Hard Decline & Result Codes</i> ” for more detail
transactions[n].responseText	Description of the result code.
paymentType	Fixed as “BANK_TRANSFER”
paymentMethod	Fixed as “BANK_TRANSFER”

Sample Response

```
{
  "id": "202110112305",
  "status": "CREDIT_PENDING",
  "merchantAccount": "DevTest",
  "lineItem": {
    "amount": 12.34,
    "currency": "PEN",
    "description": "Revert 5 Golden Rings",
    "taxCode": "DG",
    "taxIncludedInPrice": true
  },
  "transactions": [
    {
      "timestamp": "2021-10-11T15:07:17Z",
      "gatewayProvidedId": "dd317ae1-f9cb-47ef-8a8b-10e8a754c5a2",
      "type": "CREDIT",
      "state": "PENDING",
      "amount": 12.34,
      "currency": "PEN",
      "resultCode": 0,
      "responseText": "Success"
    }
  ],
  "paymentType": "BANK_TRANSFER",
  "paymentMethod": "BANK_TRANSFER",
  "created": "2021-10-11T15:07:16Z"
}
```

StateProvince Codes

You should pass ISO code for Peru . This consists of 3 parts : 2 letter country code, hyphen and 3 letter region code. e.g. PE-LMA for Lima.

The ISO codes are available here:

https://en.m.wikipedia.org/wiki/ISO_3166-2:PE