

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 award equivalent USD amount for ARS 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/credits
Method	POST
Content Type	Application-json

Payment Flow

1. The merchant submits the credit request to Payamigo platform
2. The Payamigo platform submit the payout request to bank.
3. Bank response to Payamigo successfully, the transaction is in pending/credited status
4. The Payamigo platform responses to the merchant, with transaction status.
5. If transaction is in pending status, Bank notifies Payamigo the final transaction result.
6. The Payamigo platform notify the merchant 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. • Argentina: ARS
lineItem.amount	Y	The amount to credit
lineItem.description	Y	The credit description, 1-100 chars
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
memo	Y	Pass the quote id from the FXRates API. This simplifies reconciling the transactions.
payment.paymentMethod	Y	Fixed as "OFFLINE_BANK_TRANSFER" in uppercase.
payment.countryCode	Y	The ISO country code of the customer Argentina: AR
payment.document	Y	The customer's CUIT/CUIL.
payment.accountHolder	Y	Receiver's full name.
payment.accountNumber	Y	Receiver account number, you have two possible types: ALIAS or CBU
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": "ARS",
```

```

    "amount": 10000,
    "description": "Revert 5 Golden Rings"
  },
  "properties": {
    "fx_quote_id": "e94946c7-c960-4560-90f7-77c7728051fb",
    "fx_currency": "USD",
    "fx_amount": "8.82"
  },
  "memo": "e94946c7-c960-4560-90f7-77c7728051fb",
  "payment": {
    "paymentMethod": "OFFLINE_BANK_TRANSFER",
    "countryCode": "AR",
    "accountHolder": "Peter Parker",
    "document": "20313380002",
    "accountNumber": "3220026105007079840037"
  },
  "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 in MTN
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 "OFFLINE_BANK_TRANSFER"
amountRemaining	It will be of value 0

Sample Response

```
{
  "id": "204110112382",
  "internalId": "13986157503979520",
  "status": "CREDIT_PENDING",
  "merchantAccount": "Merchant",
  "lineItem": {
    "amount": 99997.00,
    "currency": "ARS",
```

```
    "description": "Revert 5 Golden Rings",
    "taxCode": "NT",
    "taxIncludedInPrice": true
  },
  "properties": {
    "fx_quote_id": "e94946c7-c960-4560-90f7-77c7728051fb",
    "fx_currency": "USD",
    "fx_amount": "87.91"
  },
  "memo": "e94946c7-c960-4560-90f7-77c7728051fb",
  "transactions": [
    {
      "timestamp": "2025-05-20T13:51:53Z",
      "gatewayProvidedId": "86a26c2f-1587-42fe-9c9e-f155858cebe4",
      "type": "CREDIT",
      "state": "PENDING",
      "amount": 99997.00,
      "currency": "ARS",
      "resultCode": 0,
      "responseText": "Success."
    }
  ],
  "paymentType": "BANK_TRANSFER",
  "paymentMethod": "OFFLINE_BANK_TRANSFER",
  "created": "2025-05-20T13:51:53Z",
  "amountRemaining": 0
}
```