

Payporto Host-to-Host Payments v.2.4

Payment through API

Host-to-host API endpoint and API key can be obtained in the dashboard on the profile page. There may be multiple API endpoints for different payment providers.

Each request can perform only one payment.

The system will send payment notification about payment request status.

Payment request

API endpoint: **API URL obtained in the dashboard**

HTTP Method: **POST**

Content Type: **JSON**

Authentication: **HTTP header X-API-Key with requester API key obtained in the dashboard**

Request object:

Name	Description	Required
name	Debit/credit card holder name	YES
number	Debit/credit card number	YES (for credit card payment) NO (for alternative payment)
expiration	Debit/credit card expiration date in format MM/YY	YES (for credit card payment) NO (for alternative payment)
cvv	Debit/credit card CVV code	YES (for credit card payment) NO (for alternative payment)
email	Payer email address	YES
phoneNumber	Payer phone number	YES
address	Payer address	YES
city	Payer city name	YES
state	Payer state name or code. For example, Florida or FL	YES
postalCode	Payer postal code	YES
country	Payer country 2-letter code by ISO-3166-1 alpha 2. For example, US	YES
amount	Payment amount. For example, 10.50	YES
unit	Payment currency. For example, USD, EUR, BTC, USDT	YES
originDomain	Origin domain name where from is performing payment request	YES

referenceId	Merchant custom reference ID. Free text identifier to recognize a payment by merchant on receiving a payment notification	NO
notifyUrl	Webhook URL to notify about a payment status. Overrides merchant level notify URL defined in a merchant profile	NO
successUrl	Redirect URL on success payment for payment request. Overrides merchant level notify URL defined in a merchant profile	NO
failureUrl	Redirect URL on fail payment for payment request. Overrides merchant level notify URL defined in a merchant profile	NO
browserInfo	User browser info for 3DS verification – browser info object	NO
wallet	User Google or Apple wallet details – wallet object	YES (for wallet payment) NO (for credit card payment or alternative payment)

Browser info object:

Name	Description	Required
browserAcceptHeader	Request header parameter Accept	NO
browserColorDepth	Browser color depth	NO
browserIP	User IP address	NO
browserJavaEnabled	Browser Java enabled state	NO
browserJavascriptEnabled	Browser JavaScript enabled state	NO
browserLanguage	Browser language	NO
browserScreenHeight	User screen height	NO
browserScreenWidth	User screen width	NO
browserTZ	User time zone offset in minutes	NO
browserUserAgent	Request header parameter User-Agent	NO

Wallet object (all values should be obtained from Google Pay or Apple Pay wallets):

Name	Description	Required
authenticationValue	Wallet unencrypted authentication data	YES

walletType	Wallet type G – Google wallet A – Apple wallet	YES
xid	Wallet XID ???	NO
eci	Wallet ECI	YES

Example of payment request with a credit card in JSON format:

```
{
  name: "Test User",
  number: "4111111111111111",
  expiration: "10/25",
  cvv: "123",
  email: "test.user@email.com",
  phoneNumber: "1234567890",
  address: "10 Unknown Street",
  city: "Far Town",
  state: "NA",
  postalCode: "123456",
  country: "US",
  amount: 10.50,
  unit: "USD",
  originDomain: "example.com",
  referenceId: "123-GA-456",
  notifyUrl: "https://notify.me",
  successUrl: "https://success.payment.com",
  failureUrl: "http://fail.payment.com",
  browserInfo: {
    browserAcceptHeader: "application/json, text/plain, */*",
    browserColorDepth: "24",
    browserIP: "127.0.0.1",
    browserJavaEnabled: false,
    browserJavascriptEnabled: true,
    browserLanguage: "en-US",
    browserScreenHeight: "1080",
    browserScreenWidth: "1920",
    browserTZ: "300",
    browserUserAgent: "Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36
(KHTML, like Gecko) Chrome/126.0.0.0 Safari/537.36"
  }
}
```

Example of alternative payment request in JSON format:

```
{
  name: "Test User",
  email: "test.user@email.com",
  phoneNumber: "1234567890",
  address: "10 Unknown Street",
  city: "Far Town",
  state: "NA",
  postalCode: "123456",
  country: "US",
  amount: 10.50,
  unit: "USD",
  originDomain: "example.com",
  referenceId: "123-GA-456",
  notifyUrl: "https://notify.me",
  successUrl: "https://success.payment.com",
  failureUrl: "http://fail.payment.com"
}
```

Example of payment request with a wallet in JSON format:

```
{
  name: "Test User",
  number: "4111111111111111",
  expiration: "10/25",
  email: "test.user@email.com",
  phoneNumber: "1234567890",
  address: "10 Unknown Street",
  city: "Far Town",
  state: "NA",
  postalCode: "123456",
  country: "US",
  amount: 10.50,
  unit: "USD",
  originDomain: "example.com",
  referenceId: "123-GA-456",
  notifyUrl: "https://notify.me",
  successUrl: "https://success.payment.com",
  failureUrl: "http://fail.payment.com",
  browserInfo: {
    browserAcceptHeader: "application/json, text/plain, */*",
    browserColorDepth: "24",
    browserIP: "127.0.0.1",
    browserJavaEnabled: false,
    browserJavascriptEnabled: true,
  }
}
```

```

        browserLanguage: "en-US",
        browserScreenHeight: "1080",
        browserScreenWidth: "1920",
        browserTZ: "300",
        browserUserAgent: "Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36
(KHTML, like Gecko) Chrome/126.0.0.0 Safari/537.36"
    },
    wallet: {
        authenticationValue: "ABCDE12345FGHJK67890\u0012e",
        walletType: "A",
        xid: "11111",
        eci: "05"
    }
}

```

Payment response

Returns created payment request identifier which can be used to pull payment request status, and redirect URL to complete payment if necessary.

Payment request status

Get payment request status

API endpoint: <https://apay.payporto.io/payment-requests/status/{id}>

HTTP Method: **GET**

Content Type: **JSON**

Authentication: **HTTP header X-API-Key with requester API key obtained in the dashboard**

Request: {id} should be replaced with payment request identifier retrieved on payment request creation request.

Response: **Returns payment request**

Response fields:

Name	Description
id	Payment request identifier
recipientName	Payment recipient name
paymentRequestId	Payment request status: 1 – paid 2 – unpaid 3 – cancelled
transactionId	Created transaction internal identifier
transactionNumber	Created transaction public identifier
transactionStatusId	Created transaction status:

	0 – waiting 1 – approved 2 – declined 3 – pending
link	Payment request link to a customer facing Web page with payment request details
unit	Payment currency
amount	Payment amount
referenceId	Custom field with reference details
notes	Payment notes
client	Payment sender customer object
notifyUrl	Webhook URL to notify about a payment status
successUrl	Redirect URL on success payment for payment request
failureUrl	Redirect URL on fail payment for payment request
lastLog	Last payment attempt status and message – log object

Log object:

Name	Description
transactionStatusId	Last payment attempt transaction status: 0 – waiting 1 – approved 2 – declined 3 – pending
message	Last payment attempt message

Payment Through SFTP

Host-to-host SFTP address and credentials can be obtained in the dashboard on the profile page. There may be multiple SFTP addresses for different payment providers.

File format

The provided file should be semicolon (“;”) delimited CSV file without the header row.

File may have multiple rows – each row will be performed as a separate payment. Each row should contain the following list of fields separated by semicolon (“;”).

The system will send payment notification about payment request status for each requested payment.

Order	Name	Description	Required
1	Card holder name	Debit/credit card holder name	YES
2	Card number	Debit/credit card number	YES
3	Card expiration	Debit/credit card expiration date in format MM/YY	YES
4	Card CVV	Debit/credit card CVV code	YES
5	Email	Payer email address	YES
6	Phone	Payer phone number	YES
7	Address	Payer address	YES
8	City	Payer city name	YES

9	State	Payer state name or code. For example, Florida or FL	YES
10	Postal Code	Payer postal code	YES
11	Country	Payer country 2-letter code by ISO-3166-1 alpha 2. For example, US	YES
12	Amount	Payment amount. For example, 10.50	YES
13	Unit	Payment currency. For example, USD, EUR, BTC, USDT	YES
14	Reference ID	Merchant custom reference ID. Free text identifier to recognize a payment by merchant on receiving a payment notification	NO

NOTE: fields order is important.

Example of CSV file record:

Test User;4111111111111111;10/25;123;testu@email.com;972540000000;10 Unknown Street;Far Town;NA;123456;IL;10.50;RI12345

Payment Notification

Host-to-host payment notification will be sent to the notify URL which should be setup in the dashboard on the profile page. Otherwise, payment notification will not be sent if the 'Notify URL' field is blank.

Payment request status will be sent with HTTP POST method and content type `application/x-www-form-urlencoded`.

Payment request status fields:

Name	Description
id	Payment request identifier
transactionId	Payment request transaction identifier
transactionStatusId	Payment request transaction status: 1 – approved 2 – declined
paymentRequestStatusId	Payment request status: 1 – paid 2 – unpaid
merchantId	Merchant identifier (can be obtained in merchant profile of the control panel)
unit	Payment currency
grossAmount	Payment gross amount including payment fee amount
fee	Payment fee amount
netAmount	Payment net amount which will be deposit to merchant wallet
referenceId	Custom field with reference details
notes	Payment notes
clientId	Payment sender customer identifier
clientName	Payment sender customer name
clientEmail	Payment sender customer email

clientPhone	Payment sender customer phone
clientMemberId	Payment sender customer member identifier
message	Payment failure reason message

Example of payment notification in raw format:

```
id=16772761082427695&transactionId=265111&transactionStatusId=1&paymentRequestStatusId=1&merchantId=16762420400394816&unit=USD&grossAmount=10&fee=0.5&netAmount=9.5&referenceId=12345&notes=Payment notes&clientId=16772748432912191&clientName=Client Name&clientEmail=client@email.com&clientPhone=1234567890&clientMemberId=12345&message=Stolen Card
```

Payment notification verification

Payment notification contains HTTP request header **X-Signature** with notification signature. Payment notification signature is HMAC SHA512 has in Base64 format.

Signature calculation pseudo code:

```
hash = hmac_sha512(key, payload)
```

```
signature = base64(hash)
```

where,

payload – payment notification HTTP request payload.

Payload example,

```
id=16772761082427695&transactionId=265111&transactionStatusId=1&paymentRequestStatusId=1&merchantId=16762420400394816&unit=USD&grossAmount=10&fee=0.5&netAmount=9.5&referenceId=12345&notes=Payment notes&clientId=16772748432912191&clientName=Client Name&clientEmail=client@email.com&clientPhone=1234567890&clientMemberId=12345&message=Stolen Card
```

key – API key that can be obtained in merchant profile of the control panel. API key uses for API requests authentication by placing in the HTTP header **X-API-Key**.