

**Testing url** : <https://dashboard.charge.money/api/v2/test-transaction>

**Live url** : <https://dashboard.charge.money/api/v2/transaction>

## API V2 Documentation

### How to integrate API V2

Our platform's payment API V2 can be integrated with any platform of your choice. You need to send a payment request with payload in JSON format to our API V2 Endpoint.

Make sure you have whitelisted all your server IPs at

"<https://dashboard.charge.money/whitelist-ip>" before starting API integration.

### Request Parameters

Parameters	Required	Data Type	Description
api_key	Yes	String	API key from your account.
first_name	Yes	String	First Name from (Credit/Debit) Card
last_name	Yes	String	Last Name from (Credit/Debit)Card
address	No	String	Full Address of User
country	No	String	2 letter Country, eg US
state	No	String	State Name, 2 letter for US states, eg CA
city	No	String	Valid City name
zip	No	String	Valid Zip Code
email	Yes	String	Valid Email address of User
country_code	No	String	Valid Country Code of User

phone_no	No	String	Valid Phone Number of User
amount	Yes	Decimal	Amount Value
currency	Yes	String	3 Digit format, eg USD
customer_order_id	No	String	Customer order id generated from the user side.
response_url	Yes	String	Response URL where we redirect after the transaction process is completed.
webhook_url	No	String	POST URL where we send webhook notification.

**Note :** The non-required fields may come again further which will be dependent on the assigned MID, but if you fill in the non required fields along with the required fields, then they won't need to be addressed again.

Below is the example of json Payment payload.

```
{
  "api_key": "88|cc31d9Xfc2e4a43a9001872d9c00890",
  "first_name": "Neville",
  "last_name": "Patton",
  "address": "10 Downing Street",
  "country": "GB",
  "state": "London",
  "city": "London",
  "zip": "NW3 4BL",
  "email": "neville.patton@charge.money",
  "phone_no": "+44984015255",
  "amount": "50.00",
  "currency": "GBP",
  "customer_order_id": "3d9c02895",
  "response_url":
  "https://charge.money.com/redirect/3d9c02895",
  "webhook_url":
  "https://charge.money.com/notify/3d9c02895",
}
```

## Response:

Our server will validate the request and then send the response in JSON format. The response will contain the below parameters:

Parameters	Description
status	"3d_redirect" or "fail"
message	Redirect message or declined message
redirect_3ds_url	Redirection url incase status is 3d_redirect
errors	Array of validation message
data.amount	Amount value in return
data.currency	Currency value in return
data.email	Email value in return
data.customer_order_id	Customer_order_id value in return or null

If your API request failed due to validation, the response JSON format will be similar as follows:

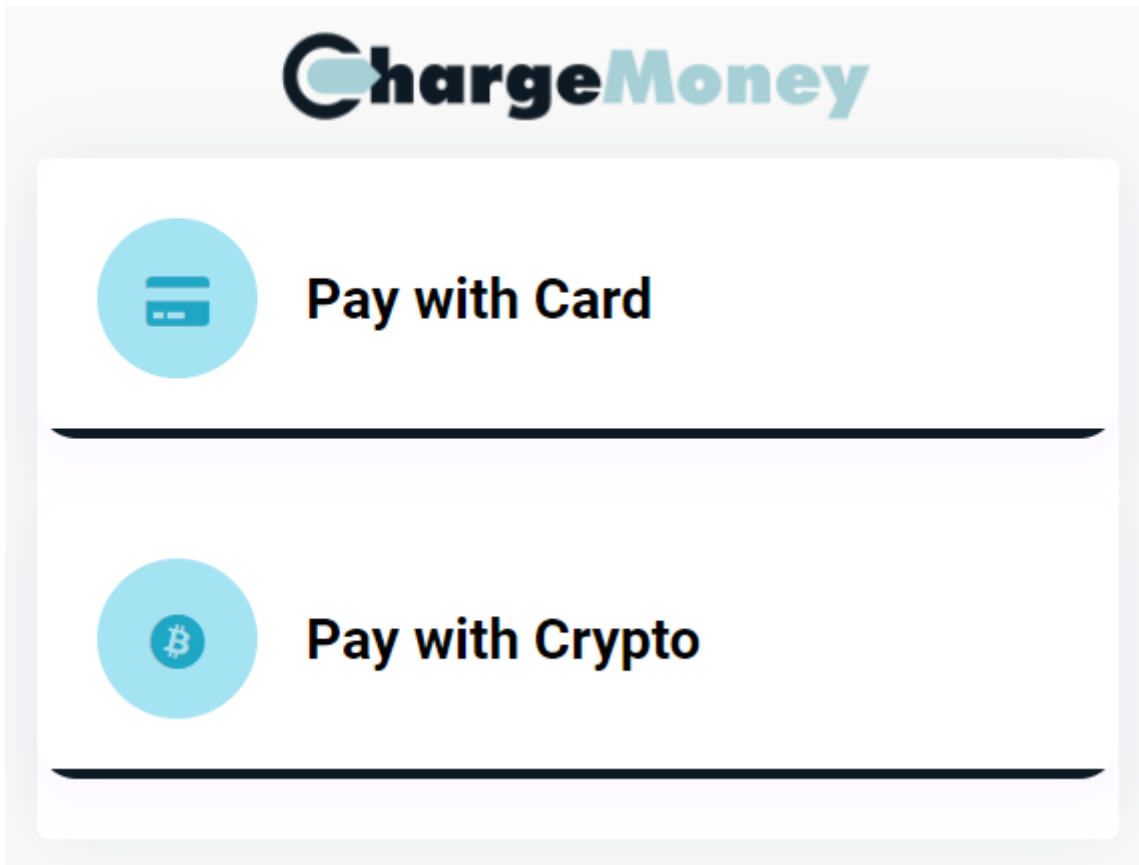
```
{
  "status": "fail",
  "message": "Some parameters are missing or invalid request data, please check 'errors' parameter for more details.",
  "errors": {
    "email": [
      "Please enter a valid API Key."
    ]
  },
  "data": {
    "order_id": null,
    "amount": "50.00",
```

```
    "currency": "GBP",
    "email": "neville.patton@charge.money",
    "customer_order_id": "3d9c02895"
  }
}
```

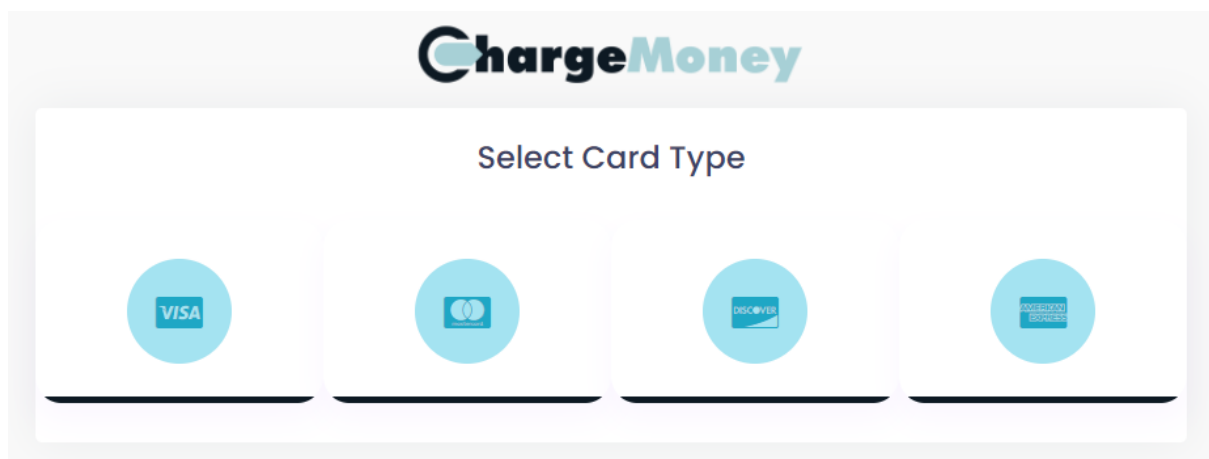
Below is an example of a successful API request JSON format.

```
{
  "status": "3d_redirect",
  "message": "Checkout link generated successfully, please
redirect to 'redirect_3ds_url'.",
  "redirect_3ds_url":
"https://dashboard.charge.money/api/v2/checkout/SFKF1645427241
",
  "data": {
    "amount": "50.00",
    "currency": "GBP",
    "email": "neville.patton@charge.money",
    "customer_order_id": "3d9c02895"
  }
}
```

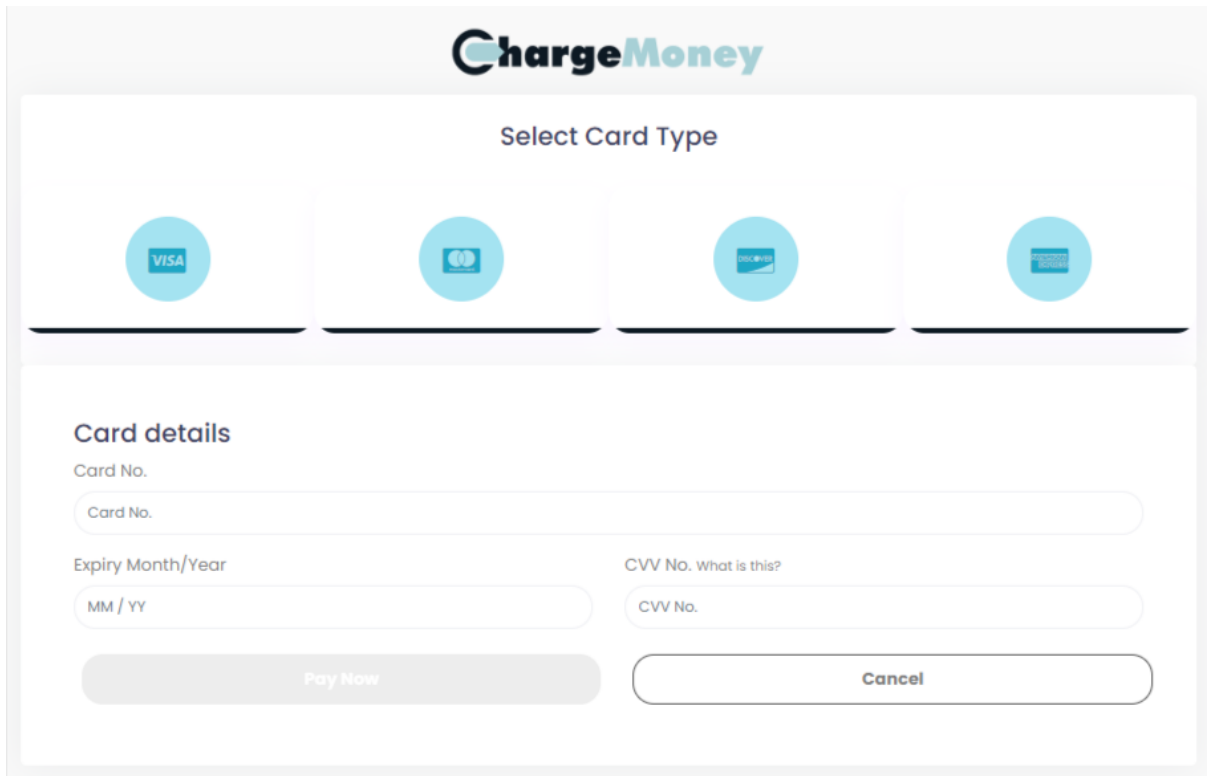
After getting redirected to “**redirect\_3ds\_url**”, the client will see the below screen with all available payment options.



When the client selects any option, for example, “**Pay with Card**”, the client will be asked to select a card scheme, VISA, Mastercard etc.



After that, when the client selects any card scheme, for example, “VISA”, the client will be asked to input card details with other required information.



The image shows a web form titled "ChargeMoney" with the subtitle "Select Card Type". At the top, there are four circular icons representing different card brands: VISA, Mastercard, American Express, and Discover. Below these icons is a section titled "Card details" which contains several input fields: "Card No." (a long text field), "Expiry Month/Year" (a field with "MM / YY" placeholder), and "CVV No. What is this?" (a field with "CVV No." placeholder). At the bottom of the form, there are two buttons: "Pay Now" (which is currently disabled and greyed out) and "Cancel".

If any optional parameters have been included in the first API request, that parameter field will not be included in this form.

Once the client inputs all required details, “**Pay Now**” button will be enabled.

As soon as the client clicks on the “**Pay Now**” button, the client will be redirected to the gateway website and proceed for 3D secure verification.

Once the transaction is completed, the client will be redirected back to “**response\_url**”, which was passed in the first API request. If you have passed “**webhook\_url**”, our server will send a server notification to that URL.