

# **PAYZOFT API DOCUMENTATION**

If you have any issue with integration or you want our developers to help you with integration kindly send mail to [support@payzoft.com](mailto:support@payzoft.com) or [developer@payzoft.com](mailto:developer@payzoft.com)

# Payment Collection API

## Initiate API Payment

Live Endpoint: <https://wallet.payzoft.com/express/initiate>

Test Endpoint: <https://wallet.payzoft.com/demo/express/initiate>

Method: GET

Just request to that endpoint with all parameter listed below:

### Parameter

### Details

|                    |                                                                                           |
|--------------------|-------------------------------------------------------------------------------------------|
| <b>amount</b>      | Your Amount , Must be rounded at 2 precision.                                             |
| <b>currency</b>    | Currency Code, Must be in Upper Case.                                                     |
| <b>details</b>     | Details of the Transaction. string not more than 100 char.                                |
| <b>custom</b>      | Custom Code/Transaction Number for Identify at your end.<br>string not more than 16 char. |
| <b>ipn_url</b>     | URL of your IPN Listener                                                                  |
| <b>success_url</b> | Redirect url after successful Payment                                                     |
| <b>cancel_url</b>  | Redirect url after Cancel the Payment                                                     |
| <b>public_key</b>  | Your API Public Key                                                                       |
| <b>name</b>        | Name of the Client. string not more than 100 char.                                        |
| <b>email</b>       | Email of the Client. string not more than 100 char.                                       |

**\*\* All Parameters are required!**

### Example PHP Code to Request

```
// create array With Parameters
$parameters = array(
    'amount' => '10.33',
    'currency' => 'USD',
    'details' => 'Purchase Software',
    'custom' => 'ABCD1234',
    'ipn_url' => 'http://www.abc.com/ipn.php',
    'success_url' => 'http://www.abc.com/success.php',
    'cancel_url' => 'http://www.abc.com/cancelled.php',
    'public_key' => 'ABCDEFGH123456789',
    'name' => 'Mr. ABC XYZ',
    'email' => 'abc@abc.com'
);
```

```
// Generate The Url (LIVE)
$endpoint = 'https://wallet.payzoft.com/express/initiate';
$call = $endpoint . "?" . http_build_query($parameters);

// Generate The Url (TEST)
$endpoint = 'https://wallet.payzoft.com/express/sandbox/initiate';
$call = $endpoint . "?" . http_build_query($parameters);

// Send Request
$ch = curl_init();
curl_setopt($ch, CURLOPT_AUTOREFERER, TRUE);
curl_setopt($ch, CURLOPT_HEADER, 0);
curl_setopt($ch, CURLOPT_RETURNTRANSFER, 1);
curl_setopt($ch, CURLOPT_URL, $call);
curl_setopt($ch, CURLOPT_FOLLOWLOCATION, TRUE);
$response = curl_exec($ch);
curl_close($ch);

// $response contain the response from server
```

### Response (Error)

```
{
  "error": "error",
  "message": {
    "amount": [
      "The amount format is invalid."
    ],
    "details": [
      "The details field is required."
    ]
  }
}
```

```
{  
  "error": "ok",  
  "message": "Payment Initiated. Redirect to url",  
  "url": "https://wallet.payzoft.com/express/payment/UNIQUE_CODE"  
}
```

## Get Payment

After Successful response from last step, Redirect the User to the URL you get as response. User can transact over our system and we will notify on your IPN after Successful payment.

Remember, we send response to IPN only once per successful Transaction

### IPN and Validate The Payment

Endpoint: Your IPN URL

Method: POST

You will get below parameter on your IPN:

### Parameter Details

**amount** Your Requested Amount

**currency** Currency Code, as You passed on first step.

**custom** Custom String for Identify the payment, as You passed on first step.

**trx\_num** Transaction Number on our platform.

**signature** A Hash to Verify the Payment. See code on right side to get more on it.

## Example PHP Code to validate The Payment

```
$amount = $_POST['amount'];  
$currency = $_POST['currency'];  
$custom = $_POST['custom'];  
$trx_num = $_POST['trx_num'];  
$sentSign = $_POST['signature'];  
// with the 'custom' you can find your original amount and currency.  
just cross check yourself. if that check is pass, proceed to next step.
```

```
// Generate your signature
$string = $amount.$currency.$custom.$trx_num;
$secret = 'YOUR_SECRET_KEY';
$mySign = strtoupper(hash_hmac('sha256', $string , $secret));

if($sentSign == $mySign)
{ // if sentSign and your generated signature match, The Payment
  is verified. Never Share 'SECRET KEY' with anyone else. }
```

## This is Inline JS payment:

This integration method will not redirect your users to payzoft website before making payment

```
<body>
  <button onclick="makepayment()">Pay with payzoft</button>

  <script src="https://payzoft.com/api/payzoftjs.js"></script>
  <script>
function makepayment() {
  console.log("Making payment");
  payWithpayzoft({
    amount: 10.33,
    currency: "USD",
    details: "Purchase Software",
    custom: "ABCD1234",
    ipn_url: "URL/",
    success_url: "URL/",
    cancel_url: "URL/",
    public_key: "YOUR-PUBLIC-KEY",
    name: "Mr. ABC XYZ",
    email: "abc@abc.co"
  });
}
</script>
</body>
```

## **This is HTML PAYMENT FORM:**

```
<form method="POST" action="https://inline.payzoft.com/">
<input type="text" name='amount' value='10.3'/>
  <input type="hidden" name='currency' value='USD'/>
<input type="text" name='details' value='Purchase Software'/>
<input type="hidden" name='custom' value='ABCD12eeeeeee34'/>
  <input type="hidden" name='ipn_url' value='URL'/>
<input type="hidden" name='success_url' value='URL'/>
  <input type="hidden" name='cancel_url' value='URL'/>
  <input type="hidden" name='public_key' value='XBXPA'/>
<input type="text" name='name' value='Mr. ABC XYZ'/><br/>
  <input type="email" name='email' value='abc@abc.com'/><br/>
<input type="hidden" name='test' value='false'/>  <br/>
  <button>Pay With Payzoft </button></form>
```

## **THIS IS VIRTUAL CARD API**

This api come with 3 endpoints

1. Create Card
2. Fund Card
3. Get Card details, Card Number, CVV, expire date, Card balance, Card Transaction History etc

## 1) Virtual Card Creation API

Endpoint: <https://wallet.payzoft.com/api/vcards/new>

Request Method: POST

Request Example:

```
<?php
```

```
$curl = curl_init();
```

```
curl_setopt_array($curl, array(
```

```
CURLOPT_URL => 'https://wallet.payzoft.com/api/vcards/new',
```

```
CURLOPT_RETURNTRANSFER => true,
```

```
CURLOPT_ENCODING => "",
```

```
CURLOPT_MAXREDIRS => 10,
```

```
CURLOPT_TIMEOUT => 0,
```

```
CURLOPT_FOLLOWLOCATION => true,
```

```
CURLOPT_HTTP_VERSION => CURL_HTTP_VERSION_1_1,
```

```
CURLOPT_CUSTOMREQUEST => 'POST',
```

```
CURLOPT_POSTFIELDS => array('public_key' => YOUR PUBLIC  
KEY,'amount' =>
```

```
'100','holder' => 'test'),
```

```
));
```

```
$response = curl_exec($curl);
```

```
curl_close($curl);
```

```
echo $response;
```

Response 200

```
{
```

```
"error": "ok",
```

```
"message": "Card creation successfully.",
```

```
"vcard": {
```

```
"rave_id": "#####-ab22-####-94a6-#####",
```

```
"user_id": 35,
```

```
"cardpan": "#####",
```

```
"maskedpan": "*****",
```

```
"expiration": "2024-12",
```

```
"type": "visa",
```

```
"is_active": true,
```

```
"updated_at": "2021-12-18T07:47:58.000000Z",
```

```
"created_at": "2021-12-18T07:47:58.000000Z",
```

```
"id": VCARD ID
```

```
}
```

```
}
```

## Form Validation Error

```
{
"error": "error",
"message": {
"public_key": [
"The public key field is required."
],
"amount": [
"The amount field is required."
],
"holder": [
"The holder field is required."
]
}
}
```

## Error at a Time of Creation Card

```
{
"error": "error",
"message": "Customer does not have sufficient funds"
}
```

## 2) Virtual Card Funding API

Endpoint: <https://wallet.payzoft.com/api/vcards/fund>

Request Method: POST

Request Example:

```
<?php
$curl = curl_init();
curl_setopt_array($curl, array(
CURLOPT_URL => 'https://wallet.payzoft.com/api/vcards/fund',
CURLOPT_RETURNTRANSFER => true,
CURLOPT_ENCODING => "",
CURLOPT_MAXREDIRS => 10,
CURLOPT_TIMEOUT => 0,
CURLOPT_FOLLOWLOCATION => true,
CURLOPT_HTTP_VERSION => CURL_HTTP_VERSION_1_1,
CURLOPT_CUSTOMREQUEST => 'POST',
CURLOPT_POSTFIELDS => array('public_key' => YOUR PUBLIC
KEY,'amount' =>
'100','id' => '57'),
));
```



```
$response = curl_exec($curl);
curl_close($curl);
echo $response;
```

Response 200

```
{
"error": "ok",
"message": "Card funding successfully.",
"vcard": {
"id": 57,
"rave_id": "#####-ab22-#####-94a6-#####",
"user_id": 35,
"created_at": "2021-12-18T07:47:58.000000Z",
"updated_at": "2021-12-18T07:47:58.000000Z",
"cardpan": "*****",
"maskedpan": "416046*****2385",
"expiration": "2015-12",
"type": "visa",
"is_active": 1
}
}
```

Form Validation Error

```
{
"error": "error",
"message": {
"amount": [
"The amount field is required."
],
"public_key": [
"The public key field is required."
],
"id": [
"The id field is required."
]
}
}
```

Error at a Time of Funding Card

```
{  
"error": "error",  
"message": "Virtual ID must be compulsory"  
}
```

### 3). Get Virtual Card Details

**Card Number, Card CVV, Card expire date,  
Card billing Address, Card transacton history,  
Card Balance**

Endpoint: <https://wallet.payzoft.com/api/vcards/details>

Request Method: POST

Request Example:

```
<?php  
$curl = curl_init();  
curl_setopt_array($curl, array(  
CURLOPT_URL => 'https://wallet.payzoft.com/api/vcards/details',  
CURLOPT_RETURNTRANSFER => true,  
CURLOPT_ENCODING => "",  
CURLOPT_MAXREDIRS => 10,  
CURLOPT_TIMEOUT => 0,  
CURLOPT_FOLLOWLOCATION => true,  
CURLOPT_HTTP_VERSION => CURL_HTTP_VERSION_1_1,  
CURLOPT_CUSTOMREQUEST => 'POST',  
CURLOPT_POSTFIELDS => array('public_key' =>  
YOUR PUBLIC KEY,'id' =>  
VIRTUAL CARD ID),  
));  
$response = curl_exec($curl);  
curl_close($curl);  
echo $response;
```

# MONEY TRANSFER API

---

```
<?php$curl = curl_init();curl_setopt_array($curl, array( CURLOPT_URL =>
'https://wallet.payzoft.com/api/users/transfer',
CURLOPT_RETURNTRANSFER => true,
CURLOPT_ENCODING => "", CURLOPT_MAXREDIRS => 10,
CURLOPT_TIMEOUT => 0, CURLOPT_FOLLOWLOCATION => true,
CURLOPT_HTTP_VERSION => CURL_HTTP_VERSION_1_1,
CURLOPT_CUSTOMREQUEST => 'POST',
CURLOPT_POSTFIELDS =>
array('public_key' => 'PUBLICKEY','amount' => '1','currency' => 'usd',
'receiver' => 'RECEIVER EMAIL','note' => ")),);$response =
curl_exec($curl);curl_close($curl);echo $response;
```

## Method POST

**Endpoint** <https://wallet.payzoft.com/api/users/transfer>

## PARAMENTERS

|                   |                                        |
|-------------------|----------------------------------------|
| <b>public_key</b> | Your payzoft Public Key                |
| <b>amount</b>     | Amount to send                         |
| <b>currency</b>   | Currency code e.g USD, NGN, GHS        |
| <b>receiver</b>   | Receiver Either Email, Phone, Username |
| <b>note</b>       | Message to receiver                    |

Please note that Receiver need to have account with [www.Payzoft.com](http://www.Payzoft.com)