

# **STICPAY**

SAFE, TRANSPARENT, INSTANT, CONVENIENT

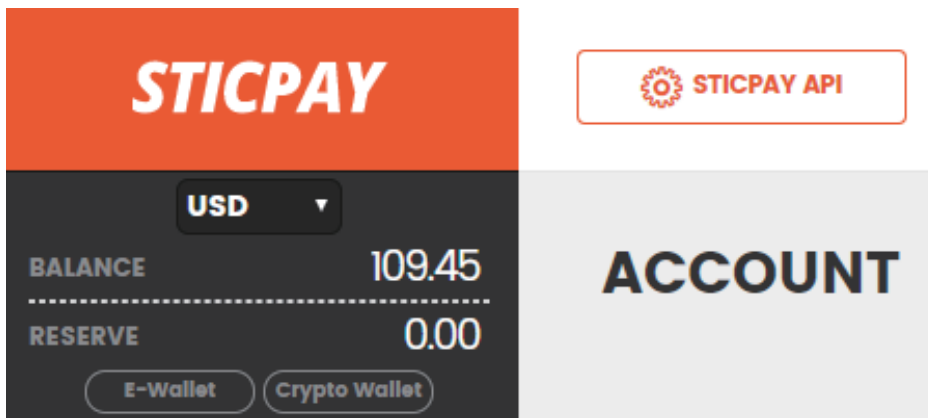
## **INTEGRATION API v.1.12**



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## 1. API Settings

To configure your API settings, go to Mypage and click on "STICPAY API".



There you can enter your api parameters.

Field	Value
<b>Enable</b>	Enable or Disable payments using the API
<b>Only API</b>	Enable or Disable payment coming only from the API
<b>White Emails</b>	If "Only API" is Enabled, will accept payments only from these emails in mypage of sticpay. Note that all the payments through API will be accepted regardless of this list.
<b>API Key</b>	API Key used for signing the transaction
<b>Success URL</b>	When the transaction is successful, the customer will be redirected to this url using a 302 redirect.
<b>Failure URL</b>	When the transaction fails, the customer will be redirected to this url using a 302 redirect.
<b>Referrer URL</b>	When the customer cancels the transaction, he will be redirected to this url using a 302 redirect.
<b>Retry count</b>	Maximum call attempt to transactions callback urls.
<b>Encryption Type</b>	Set in what encryption the signature of the request must be. Default is "MD5"

## 2. Payment through the API

### 2-1. Request parameters

Field	Type	Description
<b>merchant_email</b>	[required] - string	Public merchant email or sticpay account email address. Ex: "publicmerchant@sticpay.com" or "merchant@sticpay.com"
<b>order_no</b>	[required] - string	Unique order identifier in the merchant's shop. Ex: "12345abcde"
<b>order_time</b>	[required] - date	Order date, using the following format: yyyy-mm-dd hh:MM:ss (PHP 'Y-m-d H:i:s') Ex: "2018-03-14 20:52:10"
<b>order_amount</b>	[required] - float	Order's value/total price Ex: "125.03"
<b>order_currency</b>	[required] - string	Currency to use for the payment. If the merchant does not have any Sticpay wallet setup for the provided currency, the api will use the default merchant wallet currency. Ex: "USD"
<b>sign</b>	[required] - string	Transaction signature (please see 2-2.Transaction signature below for detail about transaction signing) Ex: "1d36d8e2e0f36ce7eb21e2e107c07bb0"
<b>success_url</b>	[optional] - url	After successful payment, the client is redirected to this URL. This parameter overrides the success url setting in mypage.
<b>failure_url</b>	[optional] - url	If there is an error during the payment, the client is redirected to this URL. This parameter overrides the failure url setting in mypage.
<b>callback_url</b>	[optional] - url	Merchant callback url used for getting payment result. This is the only callback url considered as source of truth from a merchant perspective. Ex: "https://merchant.com/payment_callback"
<b>referrer_url</b>	[optional] - url	If the user cancels the payment, he will be redirected to this url. This parameter overrides the referrer url setting in mypage.
<b>interface_version</b>	[required] - string	Can either be "live" or "sandbox". In "live" version, money transfer will be executed in our database. In "sandbox" version, balances will not be updated. "sandbox" should be use during development.

Field	Type	Description
<b>input_charset</b>	[optional] - string	Not used in v1.1. Always fixed to "UTF-8". You can simply omit this option in v1.1. Default: "UTF-8"
<b>sign_type</b>	[optional] - string	Must be either "MD5" or "SHA256". This type should follow the type of encryption used for the signature.
<b>product_code</b>	[optional] - string	Custom string for storing products code involved in the transaction. It's up to the merchant to define its format. Ex: "4256,1861,2684"
<b>product_name</b>	[optional] - string	Custom string for storing products name involved in the transaction. It's up to the merchant to define its format. Ex: "Boring Hat,Flametower,Shoes"
<b>product_quantity</b>	[optional] - string	Custom string for storing products quantity involved in the transaction. It's up to the merchant to define its format. Ex: "2,1,3"
<b>product_desc</b>	[optional] - string	Custom string for storing products description involved in the transaction. It's up to the merchant to define its format. Ex: "This is a boring hat,A simple Flametower to play in the garden,Best shoes for running"
<b>client_ip</b>	[optional] - ip	Public IP address of the customer. Ex: "215.81.64.12"
<b>full_name</b>	[optional] - string	Customer full name. Ex: "Saturnus Stanford"
<b>extra_return_param</b>	[optional] - string	Custom string for anything the merchant can find useful. Ex: "display_promotion_1234_after_payment"
<b>registered_email</b>	[optional] - string	Only accept payment from matching user email. Ex: "test@test.com"

There are 2 ways to get the PAY link.

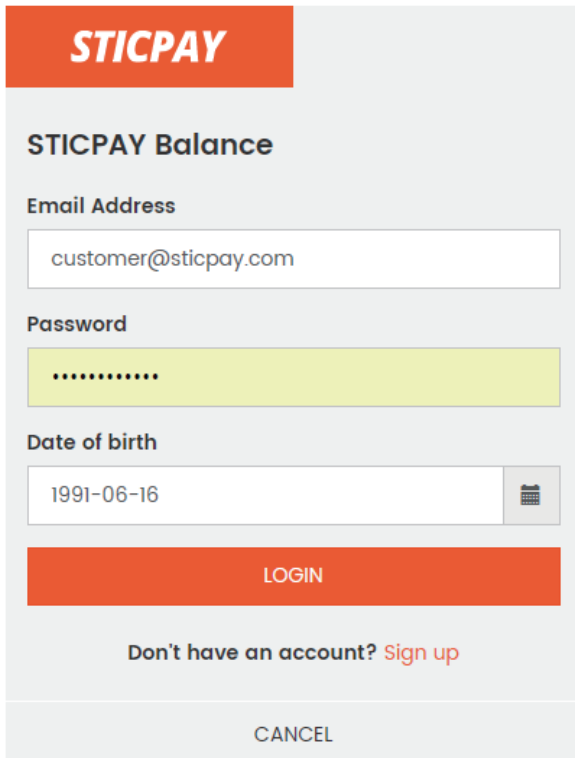
#### - Through the Form Submit

The pay url is "https://pay.sticpay.com/1.1/pay". You need to submit a form to this url with the above parameters. Then STICPAY redirects the client to the PAY link internally.

#### - Through the API

The pay API url is "https://api.sticpay.com/rest\_pay/pay". You need to call POST request with the above parameters. If parameter is valid you will receive a PAY link on the response. Below is a sample success response. Please be aware PAY link is valid for 5 min.

```
{
  "success": true,
  "POST": {
    "merchant_email": "merchant@sticpay.com",
    "order_no": "12345abcde",
    "order_time": "2021-10-20 11:14:23",
    "order_amount": "10.23",
    "order_currency": "USD",
    "sign": "DA9541570C32F62415131F1097F3A0ED77719566A2775243BA301488779C1D49",
    "sign_type": "sha256",
    "interface_version": "live"
  },
  "link": "https://pay.sticpay.com/1.1/pay/consume_token/aee5880d8f3b3c07e7cf8928b8ac54fbe5570f556cc91e558d1634712365"
}
```




**STICPAY**

### STICPAY Balance

Email Address

Password

Date of birth

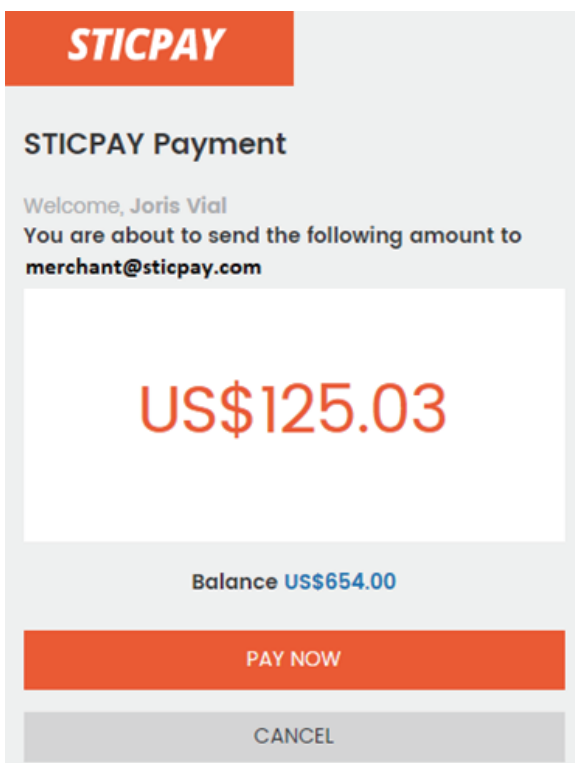
 

**LOGIN**

Don't have an account? [Sign up](#)

CANCEL

If your customer didn't logged in the pay api before, he will be welcomed with the following screen.



**STICPAY**

### STICPAY Payment

Welcome, **Joris Vial**

You are about to send the following amount to **merchant@sticpay.com**

**US\$125.03**

Balance **US\$654.00**

**PAY NOW**

CANCEL

After logging in, your customer will be presented a review of the transaction like this one.

If your customer balance is not enough to complete the transaction, he will be redirected to your "failure" merchant page with an error code 700.

## 2-2. Transaction signature

a. Concatenate all the Required fields previously described, plus your API Key "key=your\_api\_key" in a single string following this format (inline).

You must respect the same parameter order. Don't include any other fields because we won't use them while verifying your signature.

```
merchant_email=merchant@sticpay.com&order_no=1234&order_time=2018-03-14  
20:52:10&order_amount=125.03&order_currency=USD&key=your_api_key
```

b. Pass this string to either md5() or hash() functions depending on sign\_type used :

1.MD5: use md5(\$string\_above) in PHP for example.

2.SHA256: use hash("SHA256", \$string above) in PHP for example.

c. Add the returned string (the one from md5) in the payment request POST data using the "sign" field.

### 2-3. Success redirection

If the transaction was successful, we will redirect the customer to the merchant's **success\_url** defined in his api settings. We will use a 302 redirect.

To call the merchant's success url, we will use a POST request. Aside the return code and message, the POST data will contain the initial payment request parameters we received from the merchant so the merchant can identify the transaction.

The POST data contains a simple field called "callback". The "callback" field contains a json encoded string containing the following fields.

Field	Value / Description
<b>type</b>	"payment"
<b>code</b>	Always 0
<b>message</b> (a json encoded string)	"Success"
<b>parameters</b> (a json encoded string)	Fields described in 2.A. We sent back the initial transaction request data to the merchant. Additionally, we provide the "customer_email" which was used to attempt/execute the payment.

**Ex:** After decoding (PHP json\_decode) the "callback" field and the "parameters" sub field, our POST data will look like the following.

```
[callback] => stdClass Object
(
    [type] => "payment"
    [code] => 0
    [message] => Success
    [parameters] => stdClass Object
        (
            [merchant_email] => merchant@sticpay.com
            [order_no] => 12345abcde
            [order_time] => 2018-03-14 20:52:10
            [order_amount] => 125.03
            [order_currency] => USD
            [sign] => 8a0d34e4ba2a134cc9355bab89ddb280
            [callback_url] => https://merchant.com/payment_callback
            [customer_email] => yourcustomer@sticpay.com
        )
)
```

## 2-4. Failure redirection

If the transaction failed, we will redirect the customer to the merchant's **failure\_url** defined in his api settings.

We will use a 302 redirect.

To call the merchant's failure url, we will use a POST request. Aside the return code and message, the POST data will contain the initial payment request parameters we received from the merchant so the merchant can identify the transaction.

The POST data contains a simple field called "callback". The "callback" field contains a json encoded string containing the following fields.

Field	Value / Description
<b>type</b>	"payment"
<b>code</b>	Error code, please see the detail below
<b>message</b> (a json encoded string)	Error code description
<b>parameters</b> (a json encoded string)	Fields described in 2.A. We sent back the initial transaction request data to the merchant. Additionally, we provide the "customer_email" which was used to attempt/execute the payment.

**Ex:** After decoding (PHP json\_decode) the "callback", "parameters" and "message" fields, our POST data will look like the following.

```
[callback] => stdClass Object
(
    [type] => "payment"
    [code] => 800
    [message] => Array
        (
            [0] => stdClass Object
                (
                    [code] => 804
                    [message] => Parameter "order_time" must be a date (yyyy-mm-dd hh:MM:ss, PHP "Y:m:d H:i:s"). Provided "2018-03-15"
                )
            [1] => stdClass Object
                (
                    [code] => 803
                    [message] => Parameter "order_amount" must be a float. Provided "a125.03"
                )
        )
    [parameters] => stdClass Object
        (
            [merchant_email] => merchant@sticpay.com
            [customer_email] => yourcustomer@sticpay.com
            ...
        )
)
```

## 2-5. Referrer redirection

If the customer cancels the transaction, we will redirect him to the merchant's **referrer\_url** defined in his api settings. We will use a 302 redirect.

To call the merchant's referrer url, we will use a POST request. Aside the return code and message, the POST data will contain the initial payment request parameters we received from the merchant so the merchant can identify the transaction.

The POST data contains a simple field called "callback". The "callback" field contains a json encoded string containing the following fields.

Field	Value / Description
<b>type</b>	"payment"
<b>code</b>	Always 1
<b>message</b> (a json encoded string)	"Canceled"
<b>parameters</b> (a json encoded string)	Fields described in 2.A. We sent back the initial transaction request data to the merchant.

Ex: After decoding (PHP json\_decode) the "callback" field and the "parameters" sub field, our POST data will look like the following.

```
[callback] => stdClass Object
(
    [type] => "payment"
    [code] => 1
    [message] => Cancel
    [parameters] => stdClass Object
        (
            [merchant_email] => merchant@sticpay.com
            [order_no] => 12345abcde
            [order_time] => 2018-03-14 20:52:10
            [order_amount] => 125.03
            [order_currency] => USD
            [sign] => 8a0d34e4ba2a134cc9355bab89ddb280
            [callback_url] => https://merchant.com/payment_callback
        )
)
```

## 2-6. Transaction callback

### A. Callback data

**\* if interface\_version field is sandbox , please do NOT credit actual fund, since its a test environment.**

If the transaction was successful, we saved it in our database. Later, we will call the merchant's `callback_url` defined in his api settings.

To call the merchant's callback url, we will use a POST request. Aside the return code and message, the POST data will contain the original transaction request, our own signature, the fees applied to the merchant, and our transaction record id.

The POST data contains a simple field called "callback". The "callback" field contains a json encoded string containing the following fields.

Field	Value / Description
<b>type</b>	"processing"
<b>code</b>	Always -1
<b>message</b> (a json encoded string)	Always empty
<b>parameters</b> (a json encoded string)	Our transaction record data.

Ex: After decoding (PHP `json_decode`) the "callback" field and the "parameters" sub field, our POST data will look like the following.

```
[callback] => stdClass Object
(
    [type] => "payment"
    [code] => -1
    [message] =>
    [parameters] => stdClass Object
    (
        [sign] => 226e2e78ebb61c3ba6e07c85b613f7d6
        [fee_currency] => USD
        [fee] => 442
        [transaction_code] => 232857
        [transaction_time] => 2018-03-15 16:22:45
        [merchant_email] => merchant@sticpay.com
        [order_no] => 12345abcde
        [order_time] => 2018-03-15 07:22:21
        [order_amount] => 5.03
        [order_currency] => USD
        [interface_version] => v1.1
        [input_charset] => UTF-8
        [sign_type] => MD5
    )
)
```

When receiving this callback, the merchant simply needs to echo "OK" so we know he handled the transaction data properly. Without the "OK" response, we will continue to call the merchant callback until his `retry_count` defined in his api settings reach 0.

## B. Transaction signature

To verify if the transaction callback is valid and coming from Sticpay, you need to verify our signature.

a. Concatenate all the Required fields previously described, with "transaction\_code" and "transaction\_time" as well, plus your API Key "key=your\_api\_key" in a single string following this format (inline).

You must respect the same parameter order. Don't include any other fields because we won't use them while verifying your signature.

b. Pass this function to **md5()** function. For example in PHP it would simply be "md5(\$string\_above)".

c. The result from **md5()** function must match our signature.

```
merchant_email=merchant@sticpay.com&order_no=1234&order_time=2018-03-14  
20:52:10&order_amount=125.03&order_currency=USD&transaction_code=ftjok58jg&  
transaction_time=2018-03-13 15:05:14&key=your_api_key
```

### 3. Withdraw API with REST

#### 3.1 API URL and related parameters

All related parameters should be transferred through POST.

Field	Type	Description
<b>URL</b>	Required	https://api.sticpay.com/rest_withdraw/withdraw
<b>merchant</b>	Required	Public merchant email or sticpay account email address. Ex: "publicmerchant@sticpay.com" or "merchant@sticpay.com"
<b>customer</b>	Required	Customer sticpay account email address
<b>amount</b>	Required	Amount
<b>currency_code</b>	Required	Currency code for the given amount
<b>order_id</b>	Optional	Order id is for future use by a merchant
<b>interface_version</b>	Required	[live, sandbox]: sandbox is for demo. The money transfer will not occur.
<b>sign</b>	Required	Signature [See 3.2]

#### 3.2 Signature

All fields you specified in API should be concatenated through http query and the described order below. As for order\_id and interface\_version, if it is specified in the api request, then it should be present in the signature. interface\_version should always be the last data before the key.

```
merchant=merchant@sticpay.com&customer=customer@sticpay.com&
amount=100&currency_code=USD&interface_version=live&key=your_api_key
```

The signature should be encoded using either MD5 or SHA256 (Specified in the API SETTINGS in STICPAY by the MERCHANT)

### 3.3 Result

The API request will return a json message containing:

Field	Value / Description
<b>success</b>	['true','false']
<b>message</b>	Message in case success is false
<b>code</b>	Return code
<b>errors</b>	Errors if specified [ See the error code list ]
<b>post</b>	Post data of the request
<b>transaction_code</b>	STICPAY transaction code
<b>transaction_time</b>	The datetime of the transaction. ex) "2018-12-31 14:00:00"

## 4. Refund API with REST

### 4.1. API URL and related parameters

All related parameters should be transferred through POST.

At least one of `order_id` or `transaction_code` should be specified.

Field	Type	Description
<b>URL</b>	Required	https://api.sticpay.com/rest_withdraw/refund
<b>merchant</b>	Required	Public merchant email or sticpay account email address. Ex: "publicmerchant@sticpay.com" or "merchant@sticpay.com"
<b>transaction_code OR order_id</b>	Required	STICPAY transaction code OR previously used
<b>request_datetime</b>	Required	A string represent request datetime (ex. 2019-02-21 15:21:07)
<b>interface_version</b>	Required	[live, sandbox]: sandbox is for demo.
<b>sign</b>	Required	Signature [See 4.2]

### 4.2. Signature

All fields you specified in API should be concatenated through http query and the described order below.

If you request transaction details using a **transaction\_code**, your signature must use the following format.

```
merchant=merchant@sticpay.com&transaction_code=1234&
request_datetime=2018-12-31 14:00:00&key=your_api_key
```

If you request transaction details using an **order\_id**, your signature must use the following format.

```
merchant=merchant@sticpay.com&order_id=1234&
request_datetime=2018-12-31 14:00:00&key=your_api_key
```

The signature should be encoded using either MD5 or SHA256 (Specified in the API SETTINGS in STICPAY by the MERCHANT)

### 4.3. Response - Error

The API request will return a json message containing:

Field	Value / Description
<b>success</b>	['true','false']
<b>message</b>	Message in case success if false
<b>code</b>	Return code
<b>errors</b>	Errors if specified [ See the error code list ]
<b>post</b>	Post data of the request

## 5. Transaction detail API with REST

### 5.1. API URL and related parameters

All related parameters should be transferred through POST or GET (If use GET, url parameters should be encoded).

Field	Type	Description
<b>URL</b>	Required	https://api.sticpay.com/rest_transaction/detail
<b>merchant</b>	Required	Merchant email
<b>transaction_code OR order_id</b>	Required	STICPAY transaction code OR previously used order_id
<b>request_datetime</b>	Required	A string represent request datetime
<b>sign</b>	Required	Signature [See 5.2]
<b>interface_version</b>	Required	[live, sandbox]:sandbox is for demo.

### 5.2. Signature

All fields you specified in API should be concatenated through http query and the described order below.

If you request transaction details using a **transaction\_code**, your signature must use the following format.

```
merchant=merchant@sticpay.com&transaction_code =1234&
request_datetime=2018-12-31 14:00:00&key=your_api_key
```

If you request transaction details using an **order\_id**, your signature must use the following format.

```
merchant=merchant@sticpay.com&order_id =1234&
request_datetime=2018-12-31 14:00:00&key=your_api_key
```

The signature should be encoded using either MD5 or SHA256 (Specified in the API SETTINGS in STICPAY by the MERCHANT)

### 5.3. Response - Error

The successful response includes a json message containing:

Field	Value / Description
<b>success</b>	[true]
<b>transaction_code</b>	STICPAY transaction code
<b>transaction_time</b>	The datetime of the transaction. ex) "2018-12-31 14:00:00"
<b>order_id</b>	The merchant side unique identifier : only if the transaction was processed through API
<b>from_currency</b>	The currency used by the sender
<b>from_amount</b>	The amount sender had sent in from_currency
<b>customer_email</b>	The customer's registered email address in Sticpay
<b>customer_name</b>	The customer's full name
<b>fee</b>	The fee charged in from_currency.
<b>to_fee</b>	The fee charged in to_currency.
<b>to_currency</b>	The currency used by recipient
<b>to_amount</b>	The settled amount in to_currency
<b>status</b>	The status of the transaction ['approved', 'rejected', 'pending']

If the transaction was processed through pay API, following optional fields will be added to above response.

Please, refer to [section 2.1.]

Additional fields : product\_code, product\_name, product\_quantity, product\_desc, client\_ip, extra\_return\_param

If the lookup fails, then the response consists of following fields:

Field	Value / Description
<b>success</b>	[false]
<b>message</b>	Error description
<b>code</b>	Return code
<b>errors</b>	Errors if specified [ See the error code list ]
<b>post</b>	Post data of the request

## 6. Resend Callback API with REST

### 6.1. API URL and related parameters

All related parameters should be transferred through POST

Field	Type	Description
<b>URL</b>	Required	https://api.sticpay.com/rest_transaction/resend_callback
<b>merchant</b>	Required	Merchant email
<b>transaction_code OR order_id</b>	Required	STICPAY transaction code OR previously used order_id
<b>sign</b>	Required	A string represent request datetime
<b>request_datetime</b>	Required	Signature [See 6.2]
<b>interface_version</b>	Required	[live, sandbox];sandbox is for demo.

### 6.2. Signature

All fields you specified in API should be concatenated through http query and the described order below.

If you request transaction details using a **transaction\_code**, your signature must use the following format.

```
merchant=merchant@sticpay.com&transaction_code =1234&
request_datetime=2018-12-31 14:00:00&interface_version=sandbox&key=your_api_key
```

If you request transaction details using an **order\_id**, your signature must use the following format.

```
merchant=merchant@sticpay.com&order_id =1234&
request_datetime=2018-12-31 14:00:00&interface_version=sandbox&key=your_api_key
```

The signature should be encoded using either MD5 or SHA256 (Specified in the API SETTINGS in STICPAY by the MERCHANT)

### 6.3. Response - Error

The successful response includes a json message containing:

Field	Value / Description
<b>success</b>	[true]
<b>transaction_code</b>	STICPAY transaction code
<b>order_time</b>	Order date, using the following format: Y-m-d H:i:s ex) "2018-12-31 14:00:00"
<b>order_id</b>	The merchant side unique identifier : only if the transaction was processed through API
<b>order_currency</b>	The currency used for the order
<b>order_amount</b>	The charge amount for the order

If the transaction was processed through pay API, following optional fields will be added to above response.

Please, refer to [section 2.1.]

Additional fields : product\_code, product\_name, product\_quantity, product\_desc, client\_ip, extra\_return\_param

If the lookup fails, then the response consists of following fields:

Field	Value / Description
<b>success</b>	[false]
<b>message</b>	Error description
<b>code</b>	Return code
<b>errors</b>	Errors if specified [ See the error code list ]
<b>post</b>	Post data of the request

## 7. Wallet balance API with REST

### 7.1 API URL and related parameters

All related parameters should be transferred through GET.

Field	Type	Description
<b>URL</b>	Required	https://api.sticpay.com/rest_api_wallets/balance
<b>merchant</b>	Required	Merchant email
<b>request_datetime</b>	Required	A string that represent the request datetime
<b>currency_code</b>	Required	The currency of the wallet
<b>sign</b>	Required	Signature [See 7.2]

Example of URL : [https://api.sticpay.com/rest\\_api\\_wallets/balance?sign=DE503D36C8B0B95275F99FE6EEDC83C6785DF744A1B1AA6D6AC61E6826FFDCC2&merchant=merchant\\_email@sticpay.com&request\\_datetime=2019-11-15 10:33:41&currency\\_code=USD&locale=en\\_US](https://api.sticpay.com/rest_api_wallets/balance?sign=DE503D36C8B0B95275F99FE6EEDC83C6785DF744A1B1AA6D6AC61E6826FFDCC2&merchant=merchant_email@sticpay.com&request_datetime=2019-11-15%2010:33:41&currency_code=USD&locale=en_US)

### 7.2. Signature

All fields you specified in API should be concatenated

```
merchant=merchant@sticpay.com&request_datetime2019-10-10
16:00:00&currency_code=USD&key=your_api_key
```

The signature should be encoded using either MD5 or SHA256  
(Specified in the API SETTINGS in STICPAY by the MERCHANT)

### 7.3. Response - Error

The successful response includes a json message containing:

Field	Value / Description
<b>success</b>	[true]
<b>code</b>	[0]
<b>data</b>	Object with the result data
<b>data.currency_code</b>	The currency of the wallet
<b>data.balance</b>	The balance of the wallet as a float value

If the lookup fails, then the response consists of following fields:

Field	Value / Description
<b>success</b>	[false]
<b>message</b>	Error description
<b>code</b>	Return code
<b>errors</b>	Errors if specified [ See the error code list ]
<b>get</b>	Get data of the request

## 8. Error codes reference

Field	Description
-1	Used in PAY callback (see 2-6). Does not have any specific meaning
0	PAY request was successful.
1	PAY request was canceled by the user.
100	Payment request expired
200	Customer not found
300	Merchant not found
400	Illegal Transfer, a merchant cannot be the sender
410	Transaction amount is lower than the minimum allowed
411	Transaction amount is higher than the maximum allowed
412	User reached its daily transaction amount limit
413	User reached its monthly transaction amount limit
414	User reached its yearly transaction amount limit
415	The transaction breaks the user's limits
416	This type of transfer is not allowed
417	The recipient is not verified yet, and the transaction exceeds allowed limit.
500	Customer Wallet Not Found
501	Merchant Wallet Not Found
600	Database error. Could not execute the transfer
700	Insufficient Customer Balance
701	Merchant insufficient funds

Field	Description
800	Invalid parameter
801	Parameter X must be an integer
802	Parameter X must be a string
803	Parameter X must be a float
804	Parameter X must be a date
805	Parameter X must be an email
806	Parameter X must be an ip address
807	Parameter X must be a supported currency
808	Parameter X must be an url
809	Merchant signature is invalid
850	Parameter X is required
900	Could not process the payment with the supplied parameter
1000	Merchant API is disabled
1100	Could not find merchant 'callback_url' in the payment request, neither in merchant api settings
1200	The rest API call should be coming from whitelisted IP addresses
1300	The order_no is already used by the merchant
1400	Transaction ID/No was not found
1401	Order ID/No was not found
1402	The transaction is not refundable
1500	User registered email does not match with Sticpay user email