PAYOO PAYMENT GATEWAY

INTEGRATION MANUAL

Interim approval for development purpose

Table of Contents

1 Integration Overview of Google Pay™

1.1 Google Pay™ on Payoo Payment Gateway

- Google Pay is available on Payoo Payment Gateway, which enables fast, simple checkout on website, and gives customers convenient access to their saved cards to Google Accounts.
- Merchant redirects customers to Payoo Payment Gateway for making payments, which handles the entire payment process and provides the final outcome back to Merchant system.

Note: All Merchants must adhere to the Google Pay APIs Acceptable Use Policy and accept the terms defined in the Google Pay API Terms of Service.

1.2 SCA and PSD2

- Google Pay offers a tokenized solution, which will be preferred in order to assist customers in making transactions quickly and conveniently.
- If the tokenized solution is not utilized or the issuer declines the transaction for missing SCA. Payoo will automatically proceed with the 3DS flow to facilitate the payment's success.

2 Integration Steps of Google Pay™

2.1 Create checkout page

Merchant needs to create and optionally customize a checkout page. There are a few suggestions and options for a smooth payment journey.

a) All-in-one checkout button

This option is used when the partner does not have enough resources to develop the full functionality for the payment page. It simply requires attaching a button, and the buyer will proceed with the payment steps at the Payoo Payment Gateway.

Click here to see All-in-one checkout button format

b) In a list-style manner

This option appears quite transparent to consumers as they can see all the specific payment methods supported for their orders. Of course, the trade-off is that the merchant has to handle more tasks, requiring technical capabilities as well as development time.

Merchant should display the Google Pay button on the Merchant Site to encourage customers to opt for Google Pay.

Click here to see how to include the Google Pay brand within Merchant Site

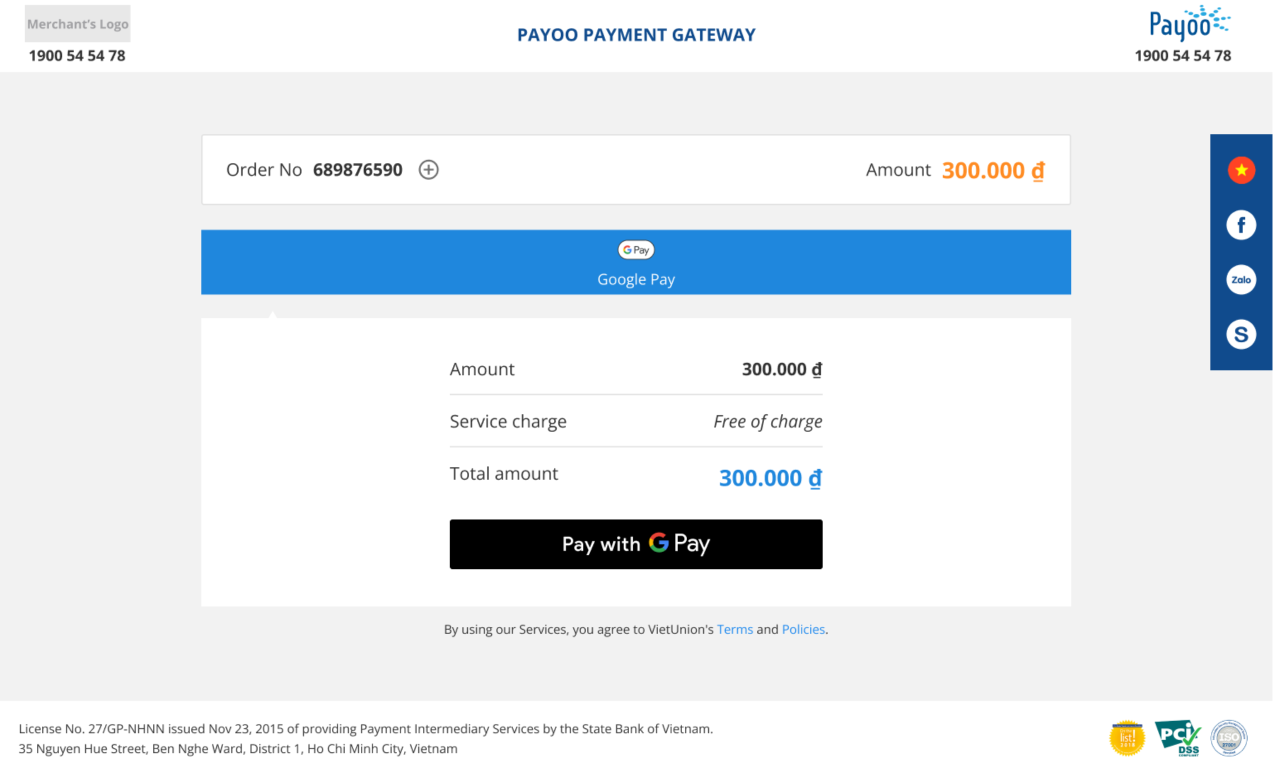
Note	• Displayed Google Pay payment button dimensions should match similar buttons and elements on the page. • Choose an appropriate button based on the background color of the area where it appears. • Ensure that the Google Pay payment button only appears after Merchant Site confirms the customer's ability to pay through the isReadyToPay() function.

2.2 Add Google Pay™ payment method

Payoo offers many payment methods with different flavors allowing Merchant to choose, depending on each business case.

To initiate a payment, MerchantServer would call Create payment link API with the payment_group parameter set to google-pay to redirect customer to Payoo Payment Gateway, and then Google Pay will be available on devices that support it.

Figure 2.2-1 Google Pay information on Payoo Payment Gateway



Merchant's Logo
1900 54 54 78

PAYOO PAYMENT GATEWAY

Payoo
1900 54 54 78

Order No **689876590** ⊕ Amount **300.000 ₫**

Amount	**300.000 ₫**
Service charge	*Free of charge*
Total amount	**300.000 ₫**

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2.3 Create a payment link

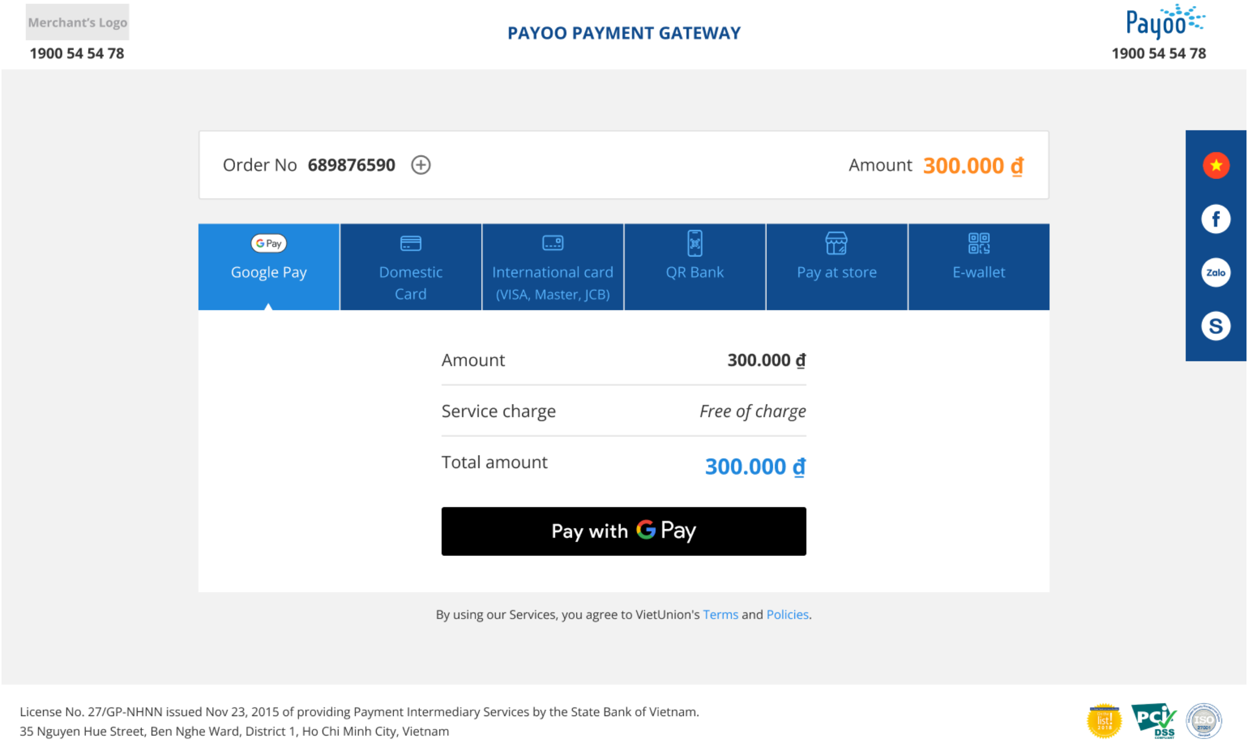
2.3.1 General API information and URLs

API

Architecture	REST API
BaseURL	Sandbox/Staging: https://newsandbox.payoo.com.vn/v2 **PRODUCTION: https://payoo.vn/v2**
Method	POST
URL	{baseURL}/checkout
Content-Type	application/json
Charset	UTF-8

PayooServer would respond a redirect link in the payment_url field, Merchant uses this link to redirect customers to Payoo Payment Gateway for payment.

Figure 2.3-1 payment_group : “google-pay”, “bank-account”,“cc”,“qr-pay”, “pay-later”,“qr-ewallet”



Merchant's Logo
1900 54 54 78

PAYOO PAYMENT GATEWAY

Payoo
1900 54 54 78

Order No 689876590 ⊕ Amount 300.000 ₫

Amount	300.000 ₫
Service charge	*Free of charge*
Total amount	300.000 ₫

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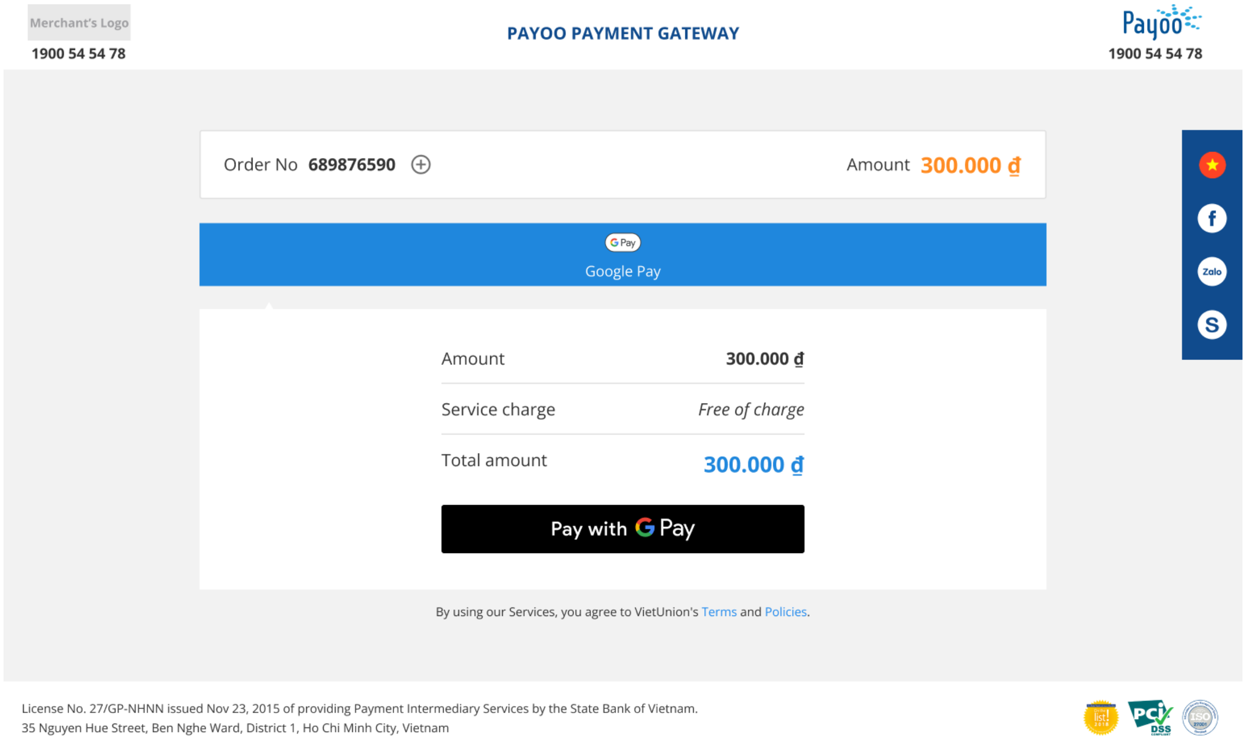
Figure 2.3-2 payment_group : “google-pay”



Merchant's Logo
1900 54 54 78

PAYOO PAYMENT GATEWAY

Payoo
1900 54 54 78

Order No 689876590 ⊕ Amount 300.000 ₫

Amount	300.000 ₫
Service charge	*Free of charge*
Total amount	300.000 ₫

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Request body

Parameter	Type	Req.	Description
data	str.	✓	A XML string includes order information. Form: OrderXML
checksum	str.	✓	A hash string, which is used to check the integrity of data on transmission lines between Payoo and Merchant. **Formular**: SHA512(ChecksumKey + OrderXML)
refer	str.	✓	Website domain of Merchant, e.g. https://webABC.com
payment_group	str.		Codes of payment method displayed on Payoo Payment Gateway. Payment methods, which are not mentioned in payment_group, would be hidden. Code per payment method: - cc: Credit cards - bank-account: Vietnamese domestic cards/bank accounts - payoo-account: Payoo e-wallet - installment: Installment payment - qrcode: QRcode payment (QR bank and Corporated E-wallet QRs) - pay-later: Pay at store - pod: Pay on delivery - bnpl: Buy now pay later - qr-pay: QR bank - qr-ewallet: Corporated E-wallet QRs - apple-pay: Apple Pay - samsung-pay: Samsung Pay - google-pay: Google Pay **For example:** - If payment_group = google-pay, only Google Pay payment is displayed. - If payment_group = google-pay, cc, only Google Pay and credit cards payment are displayed. **Note:** - If payment_group is null or empty, all payment methods confirgured for each Partner ID are displayed according to signed contract.
method	str.		Code of **one** payment method assigned priority for display. Code per payment method: - cc: International cards - bank-account: Vietnamese domestic cards/bank accounts - payoo-account: Payoo e-wallet - installment: : Installment payment - qrcode : QRcode payment (QR bank and Corporated E-wallet QRs)

- pay-later : Pay at store
- pod: Pay on delivery
- bnpl: Buy now pay later
- qr-pay: QR bank
- qr-ewallet: Corporated E-wallet QRs
- apple-pay: Apple Pay
- samsung-pay: Samsung Pay
- google-pay: Google Pay

For example:

- If payment_group = google-pay, only Google Pay payment is displayed.
- If payment_group = google-pay, cc, only Google Pay and credit cards payment are displayed.

Note:

- If payment_group is null or empty, all payment methods confirgured for each Partner ID are displayed according to signed contract.

Request example

```
{
"data" : "Order xml",
"checksum" : "checksum value",
"refer" : "http://shop.domain",
"method" : "google-pay"
}
```

OrderXML: tag <shops><shop>…</shop></shops>

Parameter	Type	Req.	Description
username	Str.	✓	Business account of Merchant, provided by Payoo after registration.
shop_id	Int.	✓	Shop ID, provided by Payoo after registration.
shop_title	Str.	✓	Shop tittle, provided by Payoo after registration.
shop_domain	Str.	✓	Website domain of Merchant, e.g. https://webABC.com
shop_back_url	Str.	✓	An URL where the customer would be redirected after the payment process ends. **Note:** Data must be UrlEncoded
order_no	Str. (32)	✓	- Order number, a number that uniquely identifies an order in Merchant system. - Applicable to data exchange between two systems.

			- To update any details of a pre-order, Merchant could make a request using the same order number. **Note:** - Order number is transaction ID and not be duplicated - Format is maximum of 32 characters including [A-Za-z0-9_]
order_cash_amount	Int.	✓	Total amount in VND. **Note:** Do not use the thousands separator, e.g. 100.000 is incorrect, 100000 is correct.
order_ description	Str.		Text describing the service or product sold; applicable to customer services. **Note:** - Data must be UrlEncoded. - Text and HTML format are allowed. - Information contained might be order ID, total amount, information about order/service/trip.
notify_url	Str.	✓	An URL where Merchant receives the payment result from Payoo via IPN. Payoo would RETRY to notify Merchant, in case of no {“ReturnCode”:0} response. **Note:** Data must be UrlEncoded and Merchant IP must be provided to Payoo for whitelisting.
validity _time	Str.	✓	Payment deadline. **Note:** - Format is yyyyMMddHHmmss. - The payment deadline must be greater than the current date and time.
name	Str.		Name of customer, applicable to customer sevices.
phone	Str.		Phone number of customer, applicable to customer sevices.
email	Str.		Email of customer, applicable to customer sevices.
address	Str.		Address of customer, applicable to customer sevices.
customer _identifier	Str. (16)		Additional identification information. It helps to exclude arguments for some orders. E.g. booking ID, contract ID, customer ID, etc.
mdd1	Str. (16)		Merchant defined data 1. It helps to exclude arguments for some orders. E.g. branch ID, area ID, store ID, etc.
mdd2	Str. (16)		Merchant defined data 2. It helps to exclude arguments for some orders. E.g. branch ID, area ID, store ID, etc.
count_down	Int		1: show countdown timer

			0: hidde countdown timer
direct_return_time	Int.		The time in seconds that customer waits before directing to MerchantSite, when payment completed. **For example**: If direct_return_time **=** 5, customer would be directed to MerchantSite after 05 senconds. **Note:** The default limitation is 10 seconds.
jsonresponse	Bool	✓	JsonResponse = true (default value).

OrderXML example

```
<shops>
    <shop>
        <username> Business account of Merchant </username>
        <shop_id>Shop ID</shop_id>
        <shop_title>Shop Title</shop_title>
        <shop_domain>http://abc.com</shop_domain>
        <shop_back_url></shop_back_url>
        <order_no>ORD_38155</order_no>
        <order_cash_amount>10000</order_cash_amount>
        <order_description></order_description>
        <notify_url></notify_url>
        <validity_time>20161104081203</validity_time>
        <customer>
            <name>Nguyen Van Hieu</name>
            <phone>0905775888</phone>
            <address>35 Nguyễn Huệ, p. Bến Nghé, Hồ Chí Minh</address>
            <email>hieu@gmail.com</email>
        </customer>
        <mdd1>A-123456</mdd1>
        <mdd2>M-910-12345</mdd2>
        <customer_identifier></customer_identifier>
        <jsonresponse>TRUE</jsonresponse>
        <count_down></count_down>
        <direct_return_time></direct_return_time>
    </shop>
</shops>
```

Response body

Parameter	Type	Description
result	string	Respone result: - success - fail
checksum	string	A hash string, which is used to check the integrity of data on transmission lines between Payoo and Merchant. **Formular**: SHA512(CheckSumKey + **Data_response**["order"])
order_no	string	Merchant order number, uniquely identifies an order in Merchant system. Applicable to data exchange between two systems. **Note:** - Order number is transaction ID and not be duplicated - Format is maximum of 32 characters including [A-Za-z0-9_]
amount	string	Total amount.
expiry_date	string	Payment deadline.
payment_url	string	Payment URL, an URL where Merchant needs to redirect the customer for payment process.
errorcode	int.	Error code: 300 : Locked user account 301 : Temporary locked user account 400 : Duplicate order numbers 401 : Invalid checksum 402 : Invalid start ship date 403 : Invalid validity date 404 : Invalid shipping day 405 : Invalid data shop 406 : Invalid shop status 407 : Order already paid

408 : Amount is greater than the maximum amount allowed

409 : Invalid installment term

410 : Amount is less than the minimum amount allowed

411 : Duplicate pre-orders

412 : Invalid order no

598 : Unknown return code

Response example – Success case

```
{
   "result": "success",
   "checksum": "checksum value",
   "order": {
        "order_no": "ORD_280015",
        "amount": "35000",
        "expiry_date": "27/10/2017 12:53:35",
        "payment_url":
   "https://newsandbox.payoo.com.vn//v2//paynow//detail?
   _token=7523dbeaf7798e03d6b21991501af11d"
    }
}
```

Response example – Fail case

```
{
    "result": "fail",
    "message": "Decrypt failed",
    "order": null
    "errorcode": 401
}
```

2.3.2 Security

Payoo uses Checksum and API credential to verify input and output data for each request and response.

Checksum

Checksum is a hash string generated by a given algorithm, used to check the integrity of data on transmission lines between two systems.

In this document, Payoo uses SHA512 to generate securehash or checksum and hashed input includes ChecksumKey provided by Payoo.

API credential

API credential is a set of security identifiers, including username, password and signature, provided by Payoo, that allows Merchant to make authenticated requests via API.

Please make sure the API credential are kept secret and regenerated at once if security has been compromised.

API credential is used in all Backend APIs.

Security resources

a) Payoo would provide Merchant:

Value	Applicable to
ChecksumKey	Checksum.
APIUsername	API credential.
APIPassword	API credential.
APISignature	API credential.
Payoo IP	IPN, Merchant need to whitelist Payoo IPs for sandbox and production enviroment.

b) Merchant would provide Payoo:

Value	Applicable to
Merchant domain name	Testing
Merchant static IP	IPN