CONFIDENTIALITY AND USAGE

This document is a property of Texcent Asia Pte Ltd. This document is for the proper use of Texcent partner merchants as a step by step guide to integrate to Paycent and is made available to current and prospective clients.
## AMMENDMENT HISTORY

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<th>Amended By</th>
<th>Date</th>
<th>Description of the Change</th>
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<td>1.0</td>
<td>Kris Santos</td>
<td>01/16/18</td>
<td>New document</td>
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<tr>
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I. INTRODUCTION

The Paycent Merchant API provides a step by step guide to merchants on how to integrate to Paycent services.

- Top Up Partner - Top up the account through Paycent wallet
- Cash Out Partner – Withdraw funds from the account to Paycent wallet

II. ALLOWED HTTPS REQUESTS

- PUT : To create resource
- POST : Update resource
- GET : Get a resource or list of resources

III. DESCRIPTION OF USUAL CODE SERVER RESPONSES

The Paycent Merchant API can potentially return the following HTTPS status codes:

- 200 OK - Request was successful (some API may return 201 instead)
- 201 Created - Request was successful, and a resource was created.
- 204 No Content - Request was successful, but there is no representation to return
- 400 Bad Request - Request could not be understood or was missing required parameter
- 401 Unauthorized – Invalid Parameters, or user doesn’t have permissions on requested operation
- 403 Forbidden - Access denied or Client not found
- 404 Not Found – Resource was not found

IV. API REQUIREMENTS

- TEST NET
  - URL : https://connect.paycent.co
  - API-KEY : [This will be provided through email]
  - API-SECRET-KEY : [This will be provided through email]

- PRODUCTION
  - URL : https://connect.paycent.com
  - API-KEY : [This will be provided through email]
  - API-SECRET-KEY : [This will be provided through email]
V. API LIMITS

The API uses rate limiting to ensure the stability and reliability for all clients. For this reason, some of the endpoints are limited to **200 requests per hour**.

VI. API ENDPOINTS

6.1 Universal Headers Attribute

- **API-KEY** – Provided by Paycent admin to a Merchant client
- **API-SECRET-KEY** - Provided by Paycent admin to a Merchant client

Example Curl Call:

```
curl -X GET '{API_url}/ {API_endpoint}? {API_parameters}'
    -H 'Content-Type: application/x-www-form-urlencoded'
    -H 'Postman-Token: 899dc3b3-33f6-40b5-b810-66f9c24bf65'
    -H 'api-key: {api-key}'
    -H 'api-secret-key: {api-secret-key}'
    -H 'cache-control: no-cache'
```

6.2 Users Information

- Represent user details such as info and status.
- Url: `{API_url}/user?mobile_number=123&email_address=123@paycent.com`
- Method: GET
- Attributes

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Required?</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>mobile_number</td>
<td>Y</td>
<td>Paycent user’s mobile number</td>
</tr>
<tr>
<td>email_address</td>
<td>Y</td>
<td>Paycent user’s email address</td>
</tr>
</tbody>
</table>

Example Curl Call:

```
curl -X GET '{API_url}/user?mobile_number=123&email_address=123@paycent.com'
    -H 'Content-Type: application/x-www-form-urlencoded'
    -H 'Postman-Token: 9f39defb-1791-4086-9355-66ae55e6dc18'
    -H 'api-key: {api-key}'
    -H 'api-secret-key: {api-secret-key}'
    -H 'cache-control: no-cache'
```

Sample JSON Response:

```json
{
    "status": true,
    "code": 200,
    "results": {
        "data": {
```
6.3 User Wallet Balance

- Represent user current balance.
- Url: [API_url]/user_wallet?mobile_number=123&email_address=123@paycent.com
- Method: GET
- Attributes

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Required?</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>mobile_number</td>
<td>Y</td>
<td>Paycent user’s mobile number</td>
</tr>
<tr>
<td>email_address</td>
<td>Y</td>
<td>Paycent user’s email address</td>
</tr>
</tbody>
</table>

Example Curl Call:

curl -X GET '{API_url}/user_wallet?mobile_number=123&email_address=123@paycent.com' 
  -H 'Content-Type: application/x-www-form-urlencoded' 
  -H 'Postman-Token: 9f39defb-1791-4086-9355-66ae55e6dc18' 
  -H 'api-key: {api-key}' 
  -H 'api-secret-key: {api-secret-key}' 
  -H 'cache-control: no-cache'

Sample JSON Response:

```json
{
  "status": true,
  "code": 200,
}
6.4 Transaction (Cash Out Partner)

- Transaction that transfers funds from Merchant to Paycent.
- URL: [API_url]/transaction?mobile_number=123&email_address=123@paycent.com
- Method: POST
- Attributes

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Required?</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>mobile_prefix</td>
<td>Y</td>
<td>Paycent user’s mobile number prefix (i.e. +63 for Philippines)</td>
</tr>
<tr>
<td>mobile_number</td>
<td>Y</td>
<td>Paycent user’s mobile number</td>
</tr>
<tr>
<td>email_address</td>
<td>Y</td>
<td>Paycent user’s email address</td>
</tr>
<tr>
<td>currency</td>
<td>Y</td>
<td>Currency short code (i.e. JPY for Japanese Yen)</td>
</tr>
<tr>
<td>account_number</td>
<td>Y</td>
<td>Merchant’s users account number</td>
</tr>
<tr>
<td>amount</td>
<td>Y</td>
<td>Transaction amount</td>
</tr>
</tbody>
</table>

Example Curl Call:

```bash
curl -X POST [API_url]/transaction/ 
-H 'Content-Type: application/x-www-form-urlencoded' 
-H 'Postman-Token: 9f39defb-1791-4086-9355-66ae55e6dc18' 
-H 'api-key: {api-key}' 
-H 'api-secret-key: {api-secret-key}' 
-H 'cache-control: no-cache' 
-d 'mobile_prefix=%2B63&mobile_number=123%40paycent.com&
currency=JPY&amount=5&account_number=12345'
```

Sample JSON Response:

```json
{
    "status": true,
    "code": 200,
    "results": {
        "data": {
            "reference_number": "51700000989"
        },
        "message": "Success."
    }
}
```
6.5 Transaction History (Individual Users)

- Returns all users transaction within 90 days.
- Url: [API url]/transaction_history?mobile_number=123&email_address=123@pacent.com&last_days=30
- Method: GET
- Attributes

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Required?</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>mobile_number</td>
<td>Y</td>
<td>Paycent user’s mobile number</td>
</tr>
<tr>
<td>email_address</td>
<td>Y</td>
<td>Paycent user’s email address</td>
</tr>
<tr>
<td>last_days</td>
<td>Y</td>
<td>Limits transaction’s history return</td>
</tr>
</tbody>
</table>

Example Curl Call:

curl -X GET '{API_url}/transaction_history?mobile_number=123
\&email_address=123@paycent.com&last_days=30'
-H 'Content-Type: application/x-www-form-urlencoded'
-H 'Postman-Token: 9f39defb-1791-4086-9355-66ae55e6dc18'
-H 'api-key: {api-key}'
-H 'api-secret-key: {api-secret-key}'
-H 'cache-control: no-cache'

Sample JSON Response:

```json
{
  "status": true,
  "code": 200,
  "results": {
    "data": [
      {
        "transaction_id": "974",
        "reference_number": "610200000973",
        "type": "credit",
        "status": "Canceled",
        "currency": "US Dollar",
        "amount": "5.00",
        "transaction_fee": "0.00",
        "total_amount": "5.00",
        "date": "2019-01-18 15:07:40"
      }
    ],
    "message": "Success."
  }
}
```

6.6 Transaction Confirmation List (Top Up Partner)

- Returns all user transactions for crediting on Merchant side.
- Url: [API_url]/transaction_confirmation?limit=20
Method: GET
Attributes

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Required?</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>limit</td>
<td>Y</td>
<td>Limits list of transaction return</td>
</tr>
</tbody>
</table>

Example Curl Call:
```
curl -X GET '{API_url}/transaction_confirmation?limit=20 \
-H 'Content-Type: application/x-www-form-urlencoded' \
-H 'Postman-Token: 9f39defb-1791-4086-9AAA355-66ae556dc18' \
-H 'api-key: {api-key}' \
-H 'api-secret-key: {api-secret-key}' \
-H 'cache-control: no-cache'
```

Sample JSON Response:
```
{
   "status": true,
   "code": 200,
   "results": {
      "data": [
         {
            "transaction_id": "999",
            "reference_number": "802400000999",
            "type": "credit",
            "status": "Pending",
            "currency": "Singapore Dollar",
            "amount": "1.43",
            "transaction_fee": "0.01",
            "total_amount": "1.44",
            "date": "2019-01-24 11:14:49"
         },
         {
            "transaction_id": "998",
            "reference_number": "529500000989",
            "type": "credit",
            "status": "Pending",
            "currency": "US Dollar",
            "amount": "5.93",
            "transaction_fee": "0.07",
            "total_amount": "6.00",
            "date": "2019-01-24 11:08:24"
         }
      ],
   "message": "Success."
}
```

6.7 Transaction Confirmation Update (Top Up Partner)

- Request to update or confirm the crediting transaction from merchant side.
- Url: `{API_url}/transaction_confirmation`
- Method: PUT
- Attributes
<table>
<thead>
<tr>
<th>Parameter</th>
<th>Required?</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>reference_number</td>
<td>Y</td>
<td>Transaction’s reference number</td>
</tr>
<tr>
<td>status</td>
<td>Y</td>
<td>Transaction Status (Complete/Cancelled)</td>
</tr>
<tr>
<td>reason</td>
<td>Y</td>
<td>Transaction Descriptions is required is status is Cancelled. (Max 100 characters)</td>
</tr>
<tr>
<td>provider_reference_number</td>
<td>Y</td>
<td>Provider transaction’s reference number</td>
</tr>
</tbody>
</table>

**Example Curl Call:**

```
curl -X PUT \  
http://alpha.api.merchant.test/transaction_confirmation/ \  
-H 'Postman-Token: c61bd273-17f3-4149-a88a-b26834390123' \  
-H 'api-key: {api-key}' \  
-H 'api-secret-key: {api-secret-key}' \  
-H 'cache-control: no-cache' \  
-d 'reference_number=892900000989 \  
&status=complete&reason=Cancelled%20due%20to%20inactivity \  
&provider_reference_number=da1232a'
```

**Sample JSON Response:**

```
{
  "status": true,
  "code": 200,
  "results": {
    "data": null,
    "message": "Success."
  }
}
```

### VII. SUPPORT

- **Developer Support**
  - For technical concerns about the API, please email us at backend-development@texcent.com

- **Network Support**
  - For network concerns, please email our AWS team at aws-systemadmin@texcent.com