DIXIPAY

Application Programming Interfaces

Basic Integration

Version 2.3

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Introduction

The DIXIPAY Payment Gateway allows Merchants to receive payments from their customers by temporarily redirecting them to www.dixipay.com. The gateway uses standard HTML forms to allow easy integration into the Merchant's website.

After the payment is complete, the customer is returned to the Merchant's site and the Merchant receives a detailed payment notification.

This document describes the fields and parameters required for interfacing to the DIXIPAY system to perform these actions.

Who needs this information?

This document is intended to be utilized by web masters and developers supporting the online Merchant's website.

Developers are required to have experience in the following:
- Basic programming knowledge
- Ability to work with HTML forms

DIXIPAY Gateway Parameters:

Description of the incoming variables

Field Name	Description	Required	Maximum	Example
RECIPIENT_ACCOUNT	Account number of recipient in DIXIPAY	Yes	12 Numbers	201017000002
RECIPIENT_NAME	Merchant name which will be shown on the gateway.	No	255 Symbols	Vergin LTD
ORDER	A unique transaction number on the client side	Yes	25 Symbols	A1234567
PRODUCT	Description of products or service which will be shown on the gateway.	Yes	255 Symbols	Phone card
URL_RETURN	URL to which the customer will be returned when the payment is made successfully. If this field is not filled, the gateway window will close automatically at the end of the transaction, and the customer will be returned to the last page on the Merchant's website where he has been before.	No	255 Symbols	http://www.dixipay.com/en/fees/personal.php
URL_CANCEL	URL to which the customer will be returned if the payment process is cancelled. If this field is not filled, the gateway window will close automatically upon clicking the cancellation button, so the customer will be returned to the last page on the Merchant's website where the customer has been before.	No	255 Symbols	http://www.dixipay.com/en/about/security.php
URL_STATUS	URL, which sends payment results to.	No	255 Symbols	
URL_LOGO	The URL of the logo which you would like to appear at the top of the gateway. The logo must be accessible via HTTPS otherwise it will not be shown. For best integration results we recommend that Merchants use logos with dimensions up to 200px in width and 50px in height.	No	255 Symbols	https://www.dixipay.com/images/content/dixicard_big.jpg
LANG	Language interface can be any of next languages: EN - English RU - Russian AR - Arabic EN is the default language.	No	2 Symbols	EN

AMOUNT	The total amount payable. Please note that you should skip the trailing zeroes in case the amount is a natural number	Yes	20 Numbers	23.24
CURRENCY	3-letter code of the currency of the amount according to ISO 4217 (see Annex A for accepted currencies) (Alphabetic code)	Yes	3 Symbols	USD
API_KEY	Special key is used to verify compliance with the seller in the system. Algorithm formation is described in Appendix E.	Yes	255 Symbols	

Description of the outgoing variables

Field Name	Description	Maximum	Example
DIXI_ACCOUNT_RECIPIENT	Recipient account in DIXIPAY system. It is the variable RECIPIENT_ACCOUNT	12 Symbols	201017000002
DIXI_EMAIL_PAYER	Payer email address	255 Symbols	test@dixi.com
DIXI_ORDER	A unique transaction number on the client side. Equal the variable ORDER	25 Symbols	A1234567
DIXI_ID_TRAN	Transaction ID in DIXIPAY. When error, payments equal 0	20 Numbers	123456
DIXI_AMOUNT	Amount of payment.	20 Numbers	23.24
DIXI_CURRENCY	Payment currency. Currency codes available in Appendix A	3 Symbols	USD
DIXI_DATE_POST	Date / Time of payment in this format dd.mm.yyyy h24:mi:ss	19 Symbols	01.01.2010 18:10:30
DIXI_STATUS	Payment results. When it successful equal 0 List of statuses, see Appendix B	2 Numbers	0
DIXI_HASH	Control signature alerts on the implementation of the payment. Formation algorithm is described in Appendix E.	255 Symbols	
Variable starting with UNDERSCORE "_"	If the client comes to a variable whose name begins with "_" (underscore), then upon successful payment, the system sends the value of this variable on the URL, specified in a variable URL_STATUS	255 Symbols	

Variables POST method to send the address API
https://www.dixipay.com/order_api/index.php

Example

```
<form action="https://www.dixipay.com/order_api/index.php" method="post">
        <input type="hidden" name="recipient_account" value="201017000002">
        <input type="hidden" name="recipient_name" value="Vergin LTD">
        <input type="hidden" name="order" value="A123456">
        <input type="hidden" name="product" value="Phone card">
        <input type="hidden" name="url_return" value="http://www.dixipay.com/en/fees/personal.php">
        <input type="hidden" name="url_cancel" value="http://www.dixipay.com/en/about/security.php">
        <input type="hidden" name="url_status" value=" https://www.dixipay.com/en">
        <input type="hidden" name="url_logo" value="https://www.dixipay.com/images/content/dixicard_big.jpg">
        <input type="hidden" name="lang" value="EN">
        <input type="hidden" name="amount" value="25.50">
        <input type="hidden" name="currency" value="EUR">
        <input type="hidden" name="api_key" value="a7c04902a40ae5d699d774727e">
        <input type="submit" value="Pay!">
</form>
```

Getting account balance

To obtain the balance of the account is necessary to make the procedure call at https://www.dixipay.com/order_api/api.php, using the GET method. CURRENCY parameter is optional. If this parameter is not specified in the procedure call, the system returns information on all available currencies, multi-currency accounts.

Field Name	Description	Required	Maximum	Example
FUNC	Request ID	YES	Constant = «getbalance»	*FUNC*=getbalance
VENDOR	Account number or e-mail client in DIXIPAY system	YES	25 Symbols	2010170000002
CURRENCY	3-letter code of the currency of the amount according to ISO 4217 (see Annex A for accepted currencies) (Alphabetic code)	No	3 Symbols	USD
SIGNATURE	Electronic signature. Represents the hash values of vendor and API key, separated by the (colon) ":". Hashing is MD5 algorithm	YES	255 Symbols	Md5 (*VENDOR*:APIKey)

Example:

htts://www.dixipay.com/order_api/api.php?func=getbalance&vendor=2010170000002&currency=USD&signature=a6c5637976a7809d76725c

The answer is returned as XML-document containing the following elements:

Element	Description	Maximum	Example
CheckResult	The result of processing		OK ERROR
ErrCode	Error code. Detailing the result of processing See Appendix C	3 Numbers	= 0 in case CheckResult = OK
BalanceCur	Currency Accounts		USD
BalanceAmount	The amount of the account balance	20 Numbers	23.23
BalanceUSD	Equivalent amount of the account balance in USD	20 Numbers	23.23
BalancePending	The amount of blocked funds	20 Numbers	0.00
BalanceOverdraft	The amount of overdraft	20 Numbers	0.00
BalanceAvailable	The amount of available funds in the account	20 Numbers	23.20

Example:

```xml
<?xml version="1.0" encoding="windows-1251"?>
<Response>
      <CheckResult>OK</CheckResult>
      <ErrCode>0</ErrCode>
      <Balance>
          <row BalanceCur="USD" BalanceAmount="100.00" BalanceUSD="100.00" BalancePending="0.00" BalanceOverdraft="0.00"
          BalanceAvailable="100.00"/>
          <row BalanceCur="EUR" BalanceAmount="53.30" BalanceUSD="75.23" BalancePending="10.00" BalanceOverdraft="0.00"
          BalanceAvailable="43.30"/>
      </Balance>
</Response>

<?xml version="1.0" encoding="windows-1251"?>
<Response>
      <CheckResult>OK</CheckResult>
      <ErrCode>0</ErrCode>
      <Balance>
          <row BalanceCur="USD" BalanceAmount="100.00" BalanceUSD="100.00" BalancePending="0.00" BalanceOverdraft="0.00"
          BalanceAvailable="100.00"/>
      </Balance>
</Response>

<?xml version="1.0" encoding="windows-1251"?>
<Response>
      <CheckResult>ERROR</CheckResult>
      <ErrCode>12</ErrCode>
</Response>
```

Internal transfer between accounts

For internal transfer from one account to another, use procedure call at https://www.dixipay.com/order_api/api.php , using the GET method. All parameters required.

If the currency is debited from the payer's account (*CURFROM*) differs from the currency credited to the recipient's account (*CURTO*), then currency conversion will apply.

Field Name	Description	Required	Maximum	Example
FUNC	Request ID	Yes	Constant = «transfer»	*FUNC*=transfer
PAYER	Account number or e-mail payer in DIXIPAY system	Yes	25 Symbols	2010170000002
CURFROM	Write-off currency. Currency codes, See ANNEX A	Yes	3 Symbols	USD
RECIPIENT	Account number or e-mail recipient in the system DIXIPAY	Yes	25 Symbols	test@dix.com
CURTO	Amount enrollment. Currency codes, See ANNEX A	Yes	3 Symbols	EUR
AMOUNT	Amount of transfer	Yes	20 Numbers	23.23
SIGNATURE	Electronic signature. Represents the hash values of vendor and API key, separated by the (colon) ":". Hashing is MD5 algorithm	Yes	255 Symbols	Md5 (*PAYER*:APIKey)
ORDER	Order number on the client side. When filling has to be a unique value.	Yes	25 Symbols	A12365

Example :

https://www.dixipay.com/order_api/api.php?func=transfer&payer=2010170000002&curfrom=USD&recipient=test@dix.com&curto=EUR&amount=10&signature=a6c5637976a7809d76725c&order=a12345

The answer is returned as XML-document containing the following elements:

Element	Description	Maximum	Example
CheckResult	The result of processing		OK ERROR
ErrCode	Error code. Detailing the result of processing See Appendix D	3 Numbers	= 0 in case CheckResult = OK
IdTran	The transaction number in DIXIPAY system		231234
Amount	Amount of transaction	20 Numbers	23.23
Currency	Currency of transaction		USD
DatePost	Date / time of the transaction in the system DIXIPAY format DDMMYYYYHH24MISS		01072009121530

Example:

```
<?xml version="1.0" encoding="windows-1251"?>
<Response>
      <CheckResult>OK</CheckResult>
      <ErrCode>0</ErrCode>
      <IdTran>231245</IdTran>
      <Amount>23.23</Amount>
      <Currency>USD</Currency>
      <DatePost>01072009121530< DatePost >
</Response>


<?xml version="1.0" encoding="windows-1251"?>
<Response>
      <CheckResult>ERROR</CheckResult>
      <ErrCode>12</ErrCode>
</Response>
```

API Integration form (Client Profile)

To configure the API from client profile:
Settings – Profile > API Integration

Enable API
Integration is possible when the check box is enabled only.

Trading name
Recipient's name which displayed on the screen during the payment. The screen displays the value of RECIPIENT_NAME, if the variable is not specified, the value displayed for this field.

Company logo
Link to recipient logo which displayed at the top of the payment form. The value is taken from a variable URL_LOGO, if the variable is not set, then use a link to a company logo from the field.
There is an opportunity to manually specify a link to a company logo or upload it to DIXIPAY server.

Successful operation URL
Link to which we return after a successful payment. The value is taken from a variable URL_RETURN, if the variable is not specified, the value is taken from the field.

Failing operation URL
Link to which we return after the payment is cancelled. The value is taken from a variable URL_CANCEL, if the variable is not specified, the value is taken from the field.

Status URL
Address to which the result of the payment should be sent to. The value is taken from a variable URL_STATUS, if the variable is not specified, the value is taken from the field.
If the value of this field is the e-mail address, then the result of the payment will be sent to this address.

API security key

Special key is used to verify compliance with the seller in the system. Field is required.

Test mode

Enable test mode. Used for the initial setup and testing of API. When this mode is enabled, one payment method only will be available (Pay from My Account). During the payment test, registration in DIXIPAY system is not required, and payment documents will not be created.

IP protection

Restricting by IP addresses. It is possible to specify a static address, like 212.212.121.121, or range of addresses,
Example: 212.212.121.121 - 212.212.121.200

Description of the forms

Each page displays information about the payment and the recipient.
Field Service Provider corresponds to the variable RECIPIENT_NAME, Account № RECIPIENT_ACCOUNT, Service type - PRODUCT, Amount - AMOUNT and CURRENCY, Company logo - URL_LOGO.

Interface language is set according to the variable LANG.
If the variable is not set, then the default language is English interface. The Client may at any time change the language interface from the upper right corner of the page.

Customer will have the opportunity to choose the payment method from the form.
1. Using his account.
2. Using registered credit card.
3. Using DIXIPAY prepaid cards.
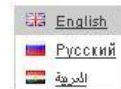
The first two payment methods requiring authorization in DIXIPAY system.

Customer must enter the Login (email), Password and Verification code.

Payment using DIXIPAY account.

After selecting the currency from an account which funds will be debited, the total amount of transfer included transfer fees will be displayed on the screen.

If currency of debt is different from the currency of payment, automatically currency conversion will be done in the customer account by DIXIPAY currency conversion rate.

To confirm the payment, customer must enter E-Signature to proceed.
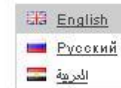
Payment using registered credit card

For payment using this method, customer must to choose one card from the pre registered credit cards in DIXIPAY system, enter CVV / CVC code and confirm to proceed with payment.

Payment using DIXIPAY prepaid cards.

This payment method does not require prior authorization in the system. The customer must fill the field to identify the prepaid card in DIXIPAY system. It is the card number, PIN code, card value and card currency.

Specify the email address and verification code.
If the value of a prepaid card is less than the amount of payment, your payment will not be realized, If the value of cards more than the amount of payment, the net balance will be transferred to the customer's account in DIXIPAY system.

If the customer is not registered in DIXIPAY payment system, then the customer will be sent an information letter to his email address provided on the form.
Customer will be asked to register in DIXIPAY system. After successful registration, the rest of amount will be automatically credited to customer account.

Upon successful transfer of payment, the following form will be displayed with confirmation message.

When click on the link «Return to Merchant Website», Customer will return back to the URL of variable URL_RETURN.

Upon completion of payment to the address specified in the variable URL_STATUS, will be sent to outgoing variables (see the description of the outgoing variables). The merchant's website variables sent by POST. If the variable URL_STATUS contains an email address, then the result of the payment will be sent to this email address.
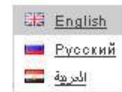
Service Provider:	Vergin LTD
Account No.:	201007000031
Service Type :	Phone card
Amount:	25,00 usd

Payment has been done successfully

← Return To Merchant Website

Appendix A

Currency Codes

Country	Currency	Alphabetic Code	Numeric Code
Andorra, Austria, Azores, Baleares (Balearic Islands), Belgium, Canary Islands, Cyprus, Dutch (Netherlands), Eire (Ireland), Finland, France, French Guiana, French Southern Territories, Germany, Greece, Guadeloupe, Holland (Netherlands), Holy See, (Vatican City), Ireland (Eire), Italy, Luxembourg, Madeira Islands, Malta, Martinique, Mayotte, Miquelon and Saint Pierre, Monaco, Montenegro, Netherlands, Portugal, Réunion, Saint Pierre and Miquelon, Saint-Martin, San Marino, Slovakia, Slovenia, Spain	Euro	EUR	978
Argentina	Argentine Peso	ARS	032
Australia, Christmas Island, Cocos (Keeling) Islands, Heard Island and McDonald Islands, Kiribati, McDonald Islands and Heard Island, Nauru, Norfolk Island	Australian Dollar	AUD	036
Bahrain	Bahraini Dinar	BHD	048
Barbados	Barbados Dollar	BBD	052
Benin, Burkina Faso, Cote D'Ivoire, Guinea-Bissau, Mali, Niger, Senegal, Togo	Cfa Franc Bceao	XOF	952
Brazil	Brazilian Real	BRL	986
Cameroon, Central African Republic, Chad, Congo, Equatoial Guinea, Gabon	Cfa Franc Beac	XAF	950
Canada	Canadian Dollar	CAD	124
Chile	Chilean Peso	CLP	152
China	Yuan Renminbi	CNY	156
Croatia	Croatia Kuna	HRK	191
Czech Republic	Czech Koruna	CZK	203
Denmark, Faroe Islands, Greenland	Denmark Kroner	DKK	208
Egypt	Egyptian Pound	EGP	818
Estonia	Estonian Kroon	EEK	233
Honduras	Lempira	HNL	340
Hong Kong	Hong Kong Dollar	HKD	344
Hungary	Hungarian Forint	HUF	348
Iceland	Icelandic Krona	ISK	352
India	Indian Rupee	INR	356
Indonesia	Indonesian rupiah	IDR	360
Israel	Israeli New Shekel	ILS	376
Japan	Japanese Yen	JPY	392
Kenya	Kenyan Shilling	KES	404
Korea	Korean Won	KRW	410
Latvia	Latvian Lat	LVL	428
Lithuania	Lithuanian Litas	LTL	440

Malaysia	Malaysian Ringgit	MYR	458
Mexico	Mexican Pesos	MXN	484
Morocco	Moroccan Dirham	MAD	504
New Zealand, Cook Islands, Niue, Pitcairn Islands, Tokelau	New Zealand Dollar	NZD	554
Norway, Svalbard and Jan Mayen	Norwegian Kron	NOK	578
Oman	Omani Rial	OMR	512
Pakistan	Pakistani Rupee	PKR	586
Paraguay	Guarani	PYG	600
Peru	Peruvian Nuevo Sol	PEN	604
Philippines	Philippine Peso	PHP	608
Poland	Polish Zloty	PLN	985
Qatar	Qatari Rial	QAR	634
Romania	New Romanian Leu	RON	946
Russia, Tajikistan	Russian Rouble	RUB	643
Saudi Arabia	Saudi Riyal	SAR	682
Serbia	Serbian Dinar	RSD	941
Singapore	Singapore Dollar	SGD	702
South Africa	South African Rand	ZAR	710
Sri Lanka	Sri Lanka Rupee	LKR	144
Sweden	Swedish Krona	SEK	752
Switzerland, Liechtenstein	Swiss Franc	CHF	756
Taiwan	Taiwan New Dollar	TWD	901
Thailand	Thai Baht	THB	764
Tunisia	Tunisian Dinar	TND	788
Turkey	New Turkish Lira	TRY	949
United Arab Emirates	Uae Dirham	AED	784
United Kingdom, South Georgia, South Sandwich Islands	Pound Sterling	GBP	826
United States of America, American Samoa, American Virgin Islands, British Indian Ocean Territory, British Virgin Islands, Caicos and Turks Islands, Ecuador, El Salvador, Guam, Haiti, Mariana Islands (Northern), Marshall Islands, Micronesia (Federated States of), Midway Islands, Northern Mariana Islands, Palau, Panama, Puerto Rico, United States Minor Outlying Islands, Wake Island	U.S. Dollar	USD	840
Venezuela	Venezuelan Bolivar Fuerte	VEF	937
Viet Nam	Vietnamese Dong	VND	704

Appendix B

Description of the payment results.

Variable codes DIXI_STATUS	Description
0	Successful payment
10	Insufficient funds in the customer's account
11	Exceeded the allowable limit of Operations
12	Error in Transaction PIN
13	The customer's account is closed or blocked
20	Wrong credit card number
21	Insufficient funds in the credit card account
22	The operation is rejected
30	An input of the identity of a prepaid card
31	Insufficient funds for the operation by prepaid card
80	System Errors. For more information, contact system administrator
90	Service is temporarily unavailable

Appendix C

Description of the Error Codes

Error Code	Error Description
0	The successful treatment. CheckResult = OK
10	The client is not defined. Check the value of vendor
11	API is not enabled in the customer profile
12	Error values of the electronic signature. Check the value of the signature parameter
20	Incorrectly given currency. Check the value of currency
30	Account is closed or blocked
33	Account for this currency is not open.
50	Error in determining the balance. For more information, contact system administrator
100	System Error. For more information, contact system administrator.

Appendix D

Description of the Error Codes

Error Code	Error Description
0	The successful treatment. CheckResult = OK
10	Payer is not defined. Check the value of payer
11	API is not enabled in the payer profile
12	Error values of the electronic signature. Check the value of the signature parameter
15	Payment with this number already exists in the system. The parameter order must be unique
20	Incorrectly given the currency of disposal. Check the value curfrom
30	Payer account is closed or blocked
33	Account for this currency of the payer is not open.
40	The recipient is not defined. Check the value of recipient
41	Incorrectly given currency enrollment. Check the value curto
42	Beneficiary Account is closed or blocked.
45	Error sum of transfer. Check the value amount
50	Exceeded the limit on the operation of translation.
51	Not enough money in the account of the payer.
60	Error in the formation transaction. For more information, contact system administrator.
100	System Error. For more information, contact system administrator.

Appendix E

Description of the electronic signature algorithm.

Variable API_KEY formed by the following principle: consistent association of the values of variables coming ORDER, RECIPIENT_ACCOUNT, an API key from the profile, AMOUNT*100, CURRENCY, which are separated by ":". The resulting value is hashed MD5 algorithm.

Example:

A123456 ":" 201010000000 ":" Qwe!23 ":" 101 ":" USD = "A123456:201010000000:Qwe!23:101:USD"
The value obtained for "A123456:201010000000:Qwe!23:101:USD" hashed MD5 algorithm and converted into the following line
"CEABE76A08F3291A1C921FFFC7B895FD"

Control signature DIXI_HASH notification of payment is used to verify the integrity of the information and unique identification of the sender.
Formed by the following principle: consistent association of the values of variables coming DIXI_ORDER, DIXI_ID_TRAN, an API key from the profile, DIXI_AMOUNT*100, DIXI_CURRENCY, which are separated by ":"

Example:

A123456 ":" 12328 ":" Qwe! 23 ":" 100 ":" USD = "A123456: 12328: Qwe! 23:100: USD"
The value obtained for "A123456: 12328: Qwe! 23:100: USD" hashed MD5 algorithm and converted into the following line
"BCECD2C2945DF3EFA7A6B2B9CD79EF77"

Attention!
The seller must provide verification of the information sent

Disclaimer

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