Phapay Payment Link

Software Development Kit (SDK)
Web API v1.0.3

Content

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1.Introduction

Welcome to Phapay   In this section, you can find all the information you need to study and use our service, or Phapay API.

The Phaypay   is built to address the challenges faced by startup platforms and various legacy systems. It serves as a bridge, transforming these systems to seamlessly connect with the banking system or wallet systems existing in the Lao PDR.

At Phapay We   have developed an intermediary to facilitate and support the connection technology for platform owners who wish to transition into FinTech, enabling them to connect to bank and wallet services easily and quickly.

This guide is intended for developers. If you are not a developer but are interested, you can find an overview of the content of our articles and models provided below.

1.1 What is Payment Link?

Phapay Payment Link is a digital link that can be generated by businesses or individuals to facilitate online payments via bank. It is a simple, efficient way to request and collect payments from customers without the need for a full-fledged e-commerce platform.

2 Payment Link Connection

2.1. Getting Started Registration

First, click on the link https://portal.lailaolab.la/ to access Phapay payment support portal website it will lead you to the home page, then click the " **registration button**" as the steps below:

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Step1: Enter your email address, phone number, password, and confirm the password.

Image 1: Registration   Page

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Step2: Enter Your OTP code that Phay send to your phone number

Image 2: Verify OTP Code Page

2.1.1 Getting Started KYC

To use the Phapay Payment Link in Production Mode, the platform owner must complete the KYC (Know Your Customer) process by submitting information about the platform's services to the Phapay Payment first. The KYC procedure is as follows:

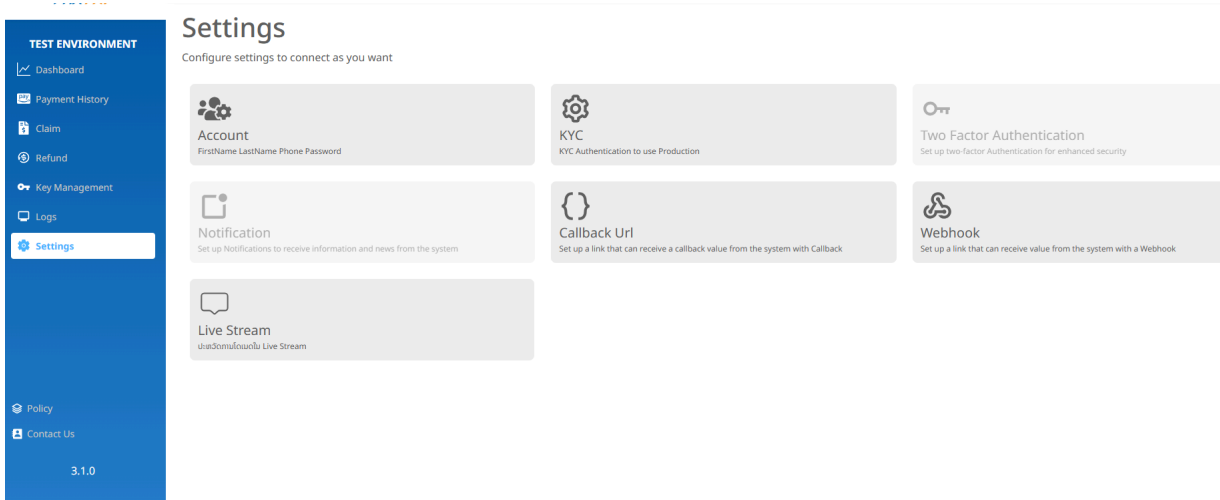**Step1:** Click on Settings > Select **KYC** from the menu.

Image 2: Settings Page

Step2: Fill out the form with the following details:

- Personal Information
- Business Details
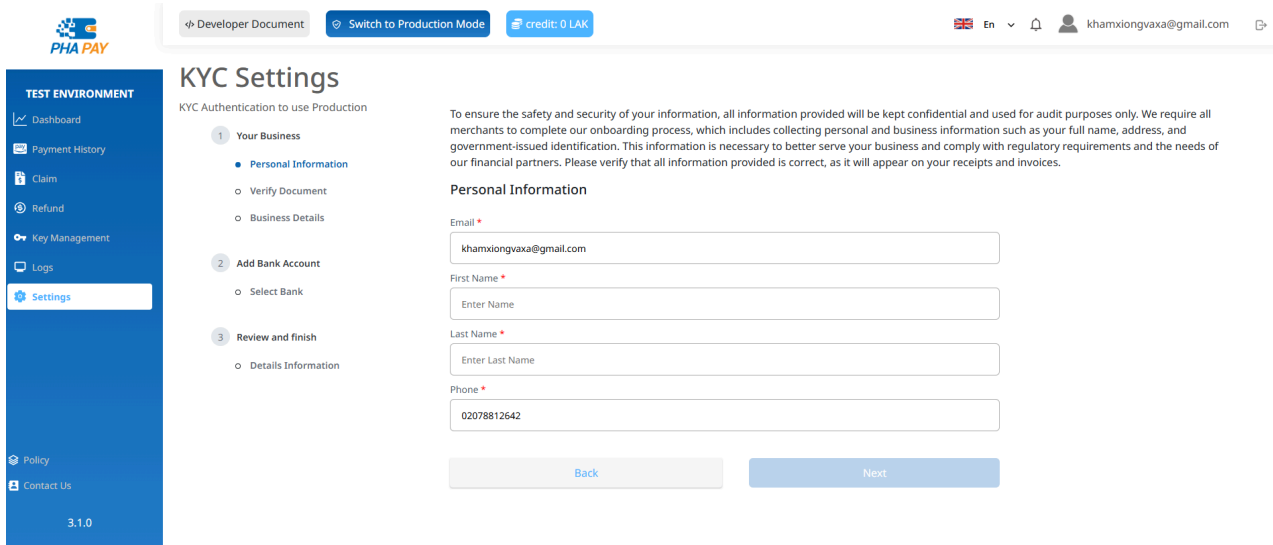- Verification Document
- Bank Account Information

Image 3: KYC Page

2.1.2 Key Management

After receiving confirmation from Phapay Payment Support, the platform owner will receive the Secret Key used for Production Mode and can connect to provide services
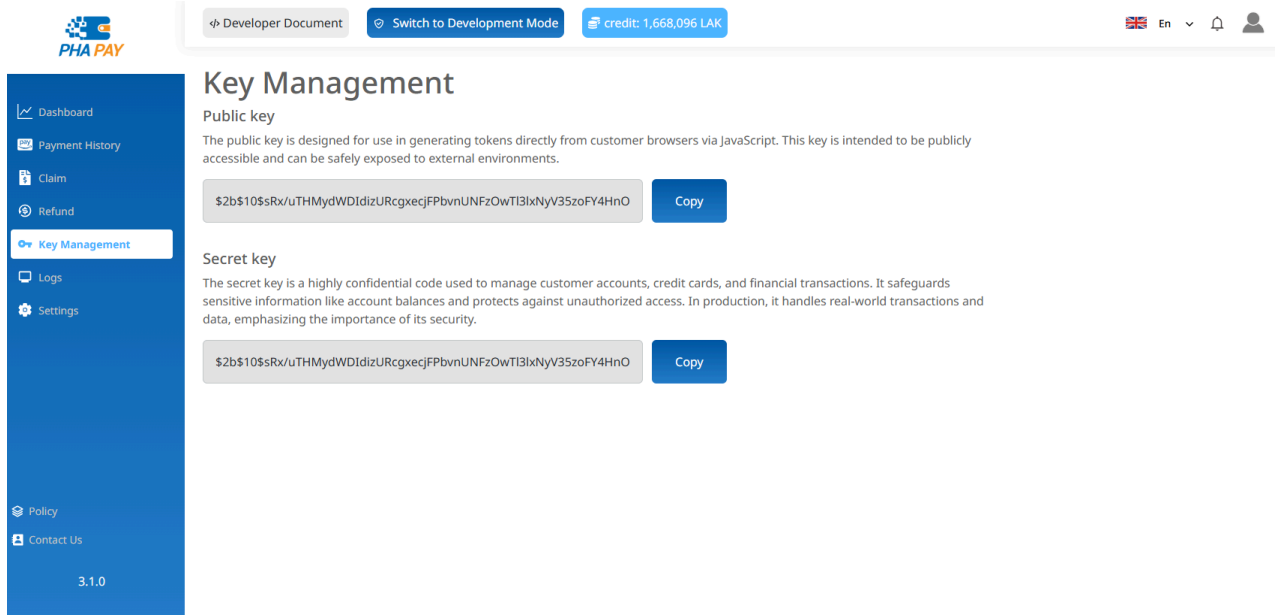

Image 3: Key Management Page

3. Connect to Payment Link

This the flow for using Payment Link with the customer platform (who connect with Payment Link)
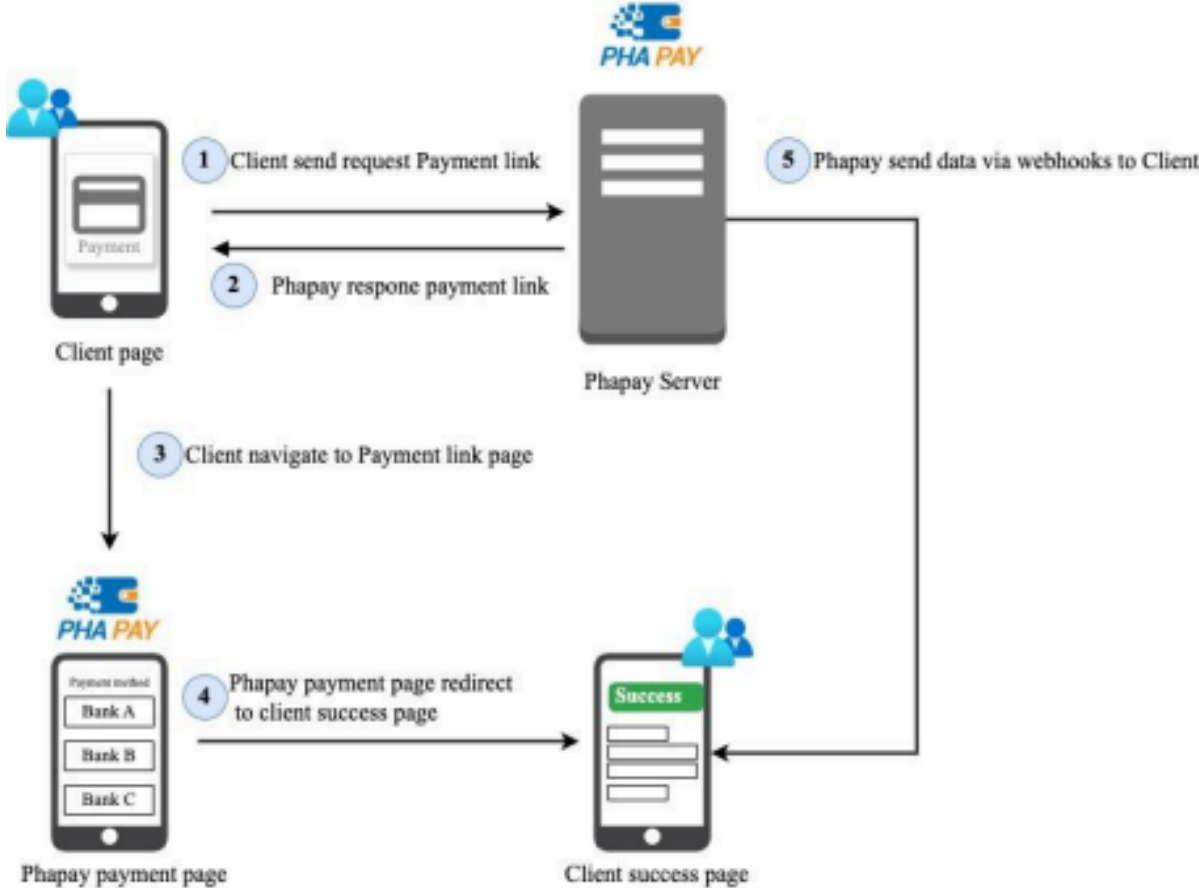

Image 4:Payment Link Overview

3.1. Config Redirect URL and Webhook

First of all, it required configuring the Success URL, Cancel URL, and Webhook in the Payment Portal

Step 1: config Redirect URL

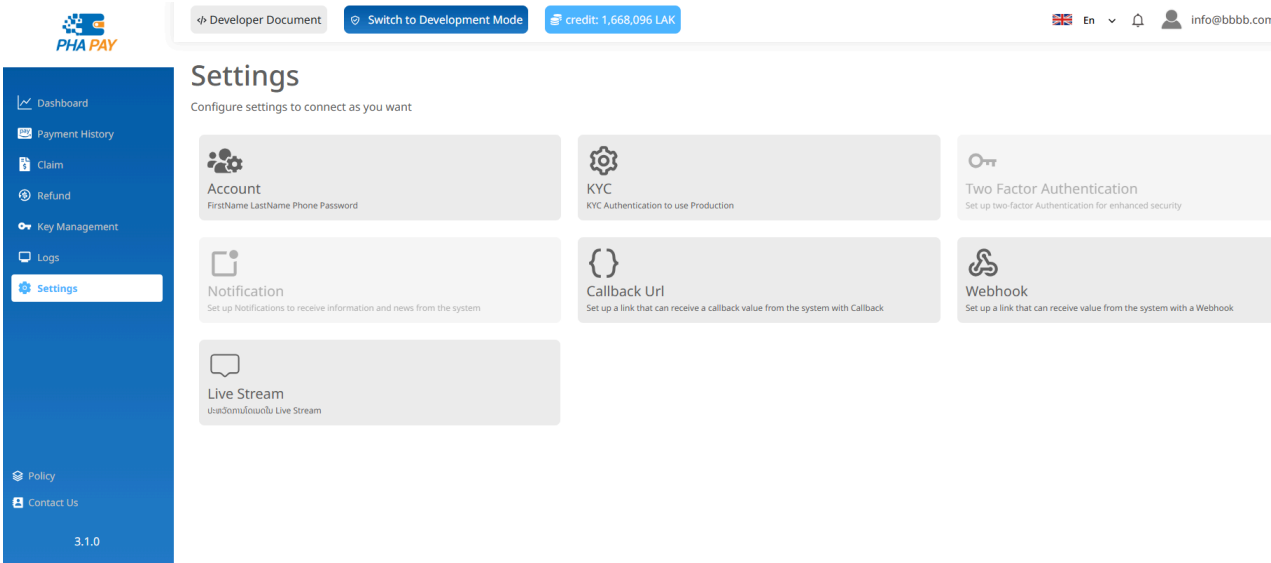- login to the portal system (https://portal.lailaolab.la/)
- Go to Setting > Callback URL Setting

Image 4:Phapay Web Portal Settings Page

- Input your success and cancel callback URL

Image 5:Callback Url Settings
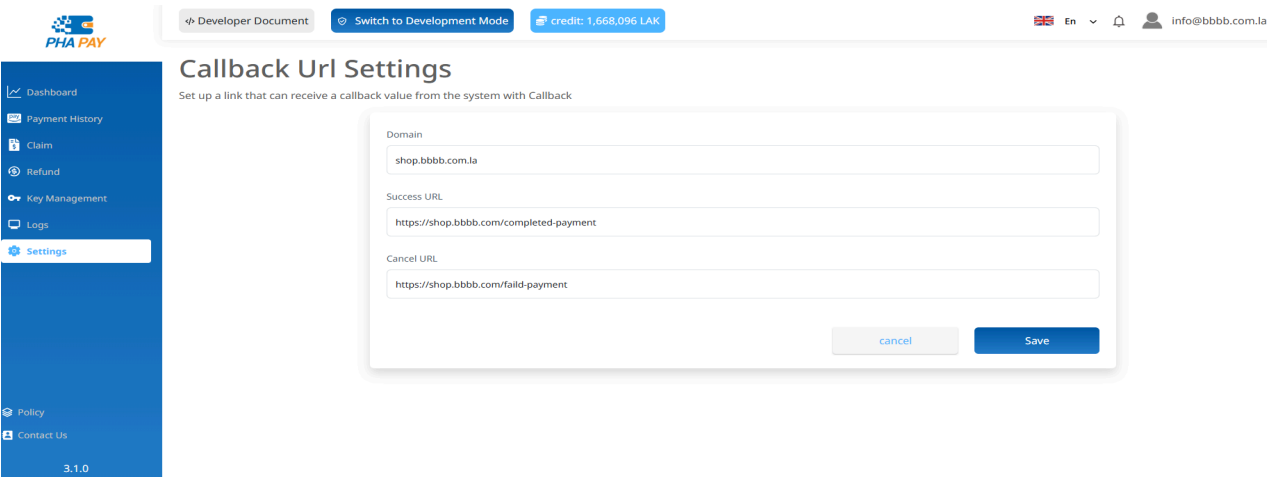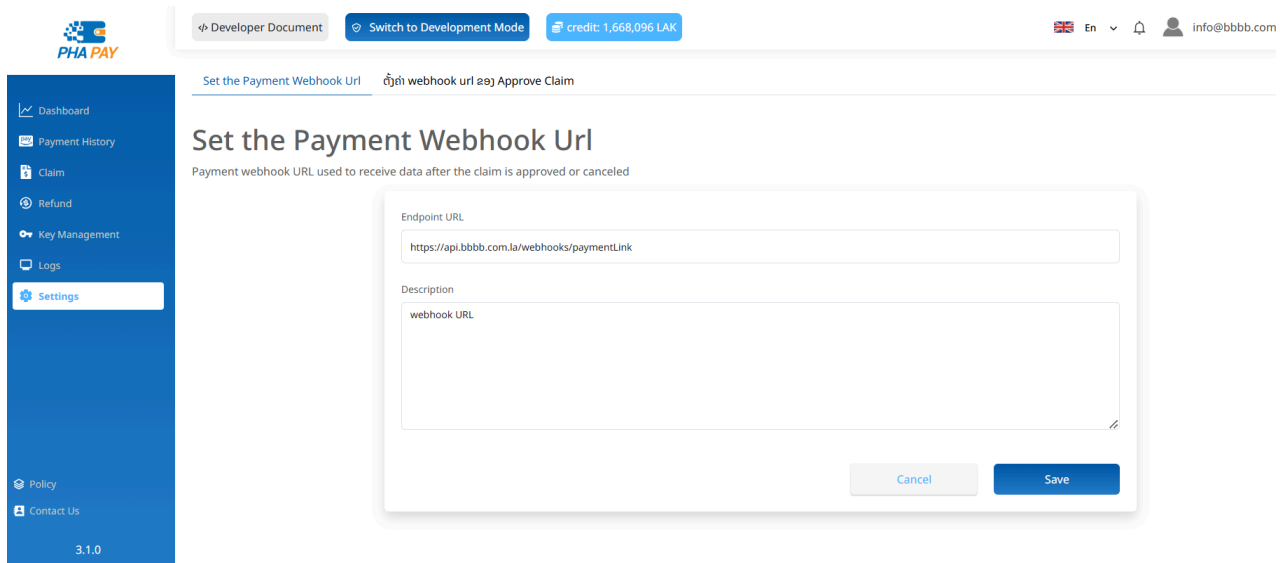

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Step 2: Configure Webhook API
- Go to Setting > Webhook Setting
- Input Endpoint URL and description

3.2. Get Payment Link

To make a payment with Payment Link through the Bank Platform, it is necessary to create a Link for connecting the bank to use the Mobile Banking app to make the connection. Currently, we can connect to 3 banks in Laos such as: BCEL, Joint Development Bank (JDB), Indochina Bank (IB). The way to connect to create a QR is as follows

URL: https://payment-gateway.lailaolab.com/v1/api/link/payment-link

Method: POST

Authentication: Basic Auth

Example:

```
{
    "Content-Type": "application/json",
    Authorization:`Basic ${Buffer.from(`${KEY}`).toString("base64")}`
}
```

Note: KEY is your secretKey that you received after kyc

3.1.1. Request Body

Table1: Payload body

Field	Type	Description
amount	Number	Number Amount to be created for a transaction
description	String	A description of the transaction or purpose
tag1	String	The first custom field of customer system that want to send to Payment Link (optional)
tag2	String	The second custom field of customer system that want to send to Payment Link (optional)
tag3	String	The Third custom field of customer system that want to send to Payment Link (optional)

tag3 String The third custom field of customer system that want to send to Payment Link (optional)

Example:

```
{
"amount": 10000,
"description": "buy products",
"tag1": "shopName",
"tag2": "0133045350345435",
"tag3": "myKey",
}
```

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3.1.2 Response Data

Table2: Response Data From Phaypay

Field	Type	Description
message	String	A string indicating the outcome of the API call
redirectURL	String	Payment link page URL using for the payment process

Example:

```
{
  "message": "SUCCESSFULLY",
  "redirectURL":
"https://payment-link.lailaolab.com?amount=1&linkCode=551f8eb7-1976-4 d1c-b7a9-e0438d752e63
"
}
```

3.1.3 Redirect to payment link

In this step, the user will be redirected to a secure payment link page to select bank and complete the payment process

Step 1: It redirects to payment link for bank selection
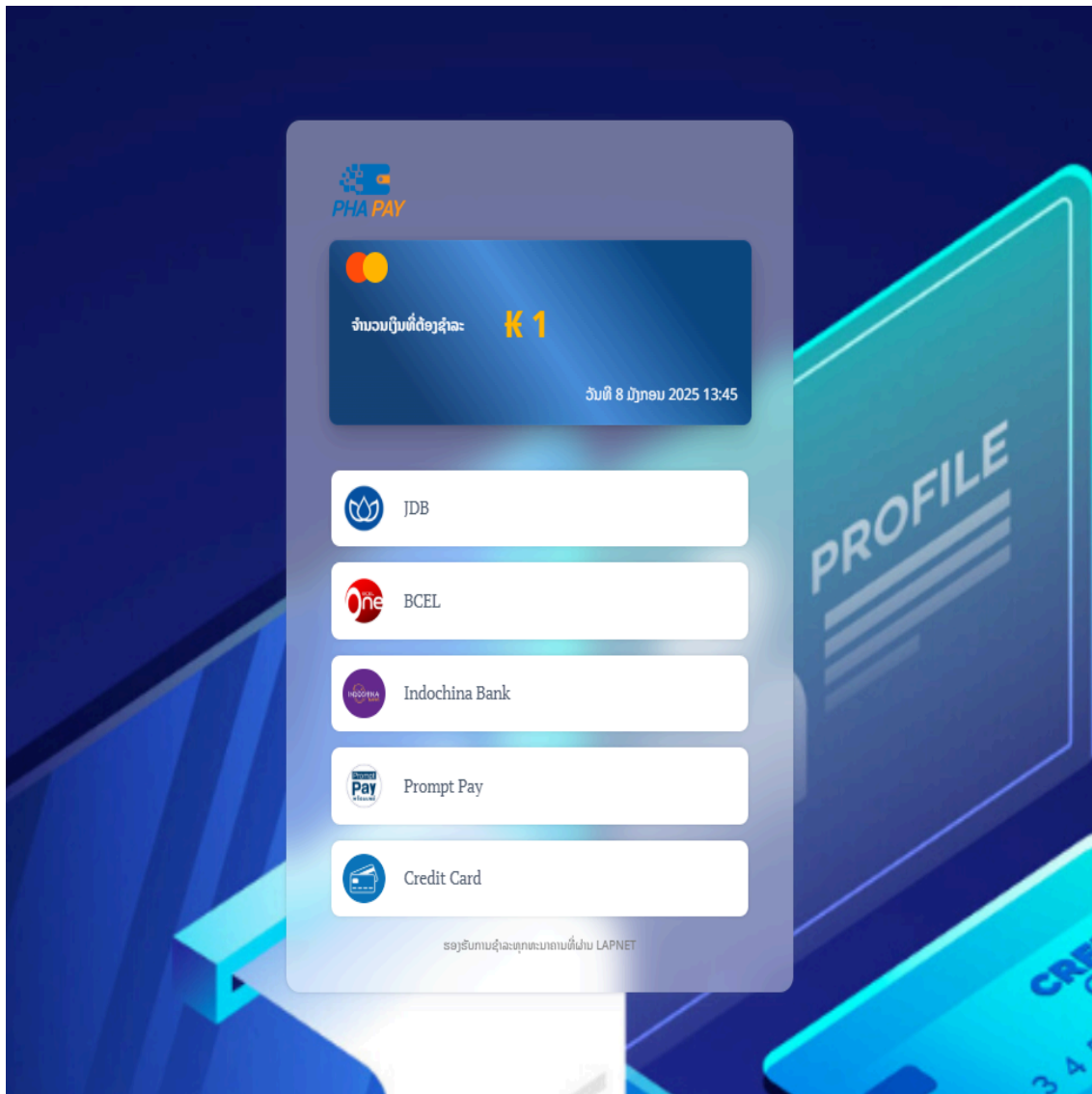
-

Image 5:Payment Link

Step 2: When the user selects their bank, they will be automatically redirected to the QR code page for payment in this page user can open Bank app with App Link or Scan QR for payment

Image 5:Payment link QR

Step 3: After scanning and completing the payment, the system will display a message for 5 seconds Then, it will automatically redirect the user to their success callback URL

ຂໍຂອບໃຈ

ການຊຳລະບິ່ນຂອງທ່ານສຳເລັດແລ້ວ

ໜ້ານີ້ຈະປິດພາຍໃນ: **2 ວິນາທີ**

ສຳເລັດ

Image 6:Payment link Success Page

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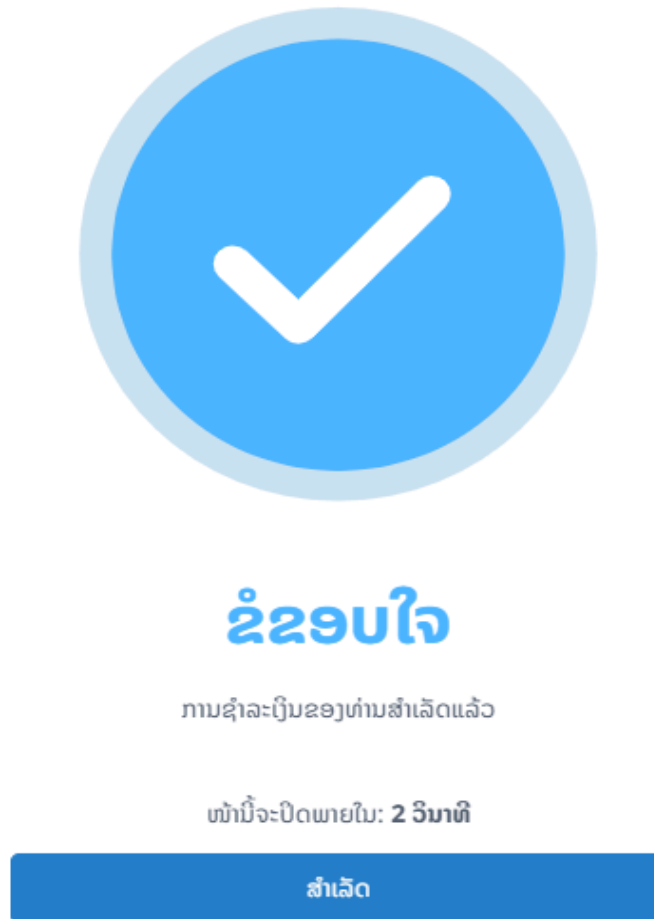
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3.3 Webhook Callback Data

When the transaction is complete it will return callback data to the user's webhook This data is sent as part of the HTTPS request (usually a **POST**) from the service to your designated webhook URL.
Response Data

Table3: Response Data From Webhook

Field	Type	Description
message	String	Status message of the response
refNo	Number	Reference number associated with the transaction
billNumber	String	Unique identifier for the bill or payment.
txnDateTime	String	The date time of payment
txnAmount	Number	The transaction amount
sourceCurrency	String	The currency of the transaction amount (LAK).
sourceAccount	String	The account number initiating the transaction.
merchantName	String	The name of the merchant receiving the payment.
sourceName	String	The name of the person or entity initiating the payment.
description	String	A description of the transaction or purpose
exReferenceNo	String	External reference number for the transaction
userId	String	Id of user in Phapay system
transactionId	String	Unique ID for the transaction.
status	String	Status of the transaction
tag1	String	An additional tag of transaction
paymentMethod	String	The method of payment (BCEL,JDB,...)

Field	Type	Description
message	String	Status message of the response
successURL	String	Success Callback url

Example:

```
{
  message: 'SUCCESS',
  refNo: 379274639,
  billNumber: '26720945-5fd0-4add-8952-e6db6e4ee69d',
  txnDateTime: '08/01/2025 15:47:59',
  txnAmount: 1,
  sourceCurrency: 'LAK',
  sourceAccount: '202501081056530',
  merchantName: 'LailaoCF',
  sourceName: 'Khamxiong VAXA',
  description: 'pay',
  exReferenceNo: '23YYVC6MAAJG',
  userId: '6726e4acd10555c9fe5d6919',
  transactionId: '26720945-5fd0-4add-8952-e6db6e4ee69d',
  status: 'PAYMENT_COMPLETED',
  tag1: 'from payment service test 1',
  paymentMethod: 'BCEL',
  successURL: 'http://localhost:5173/payment-link/success?linkCode=26720945-5fd0-4add-8952-
}
```

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