PhaJay Credit Card Payment

Software Development Kit (SDK)
Web API v1.0.0

2025 PhaJay - Confidential & Policy

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1. Overview

This document describes the integration process for PhaJay Payment Gateway API. The API provides a secure way to process online payments through our banking partners using a redirect-based flow that ensures PCI compliance by handling sensitive card data on secure payment pages

1.1 Integration work Flow

1) **Payer clicks pay button :** Customer initiates payment on Platform
2) **Platform sends payment request :** Platform requests payment page link from PhaJay
3) **PhaJay forwards request to Bank :** Gateway processes and forwards to banking partner
4) **Bank responds with payment page link :** Bank returns secure payment URL
5) **PhaJay forwards to Platform :** Gateway returns payment link to Platform
6) **Platform opens payment page to Payer :** Customer is redirected to secure payment form
7) **Payer completes payment :** Customer enters card details and submits payment
8) **Bank redirects to PhaJay success page :** After processing, bank redirects to gateway
9) **Bank notifies callback data via webhook** : Bank sends payment result to Platform
10) **PhaJay redirects to Platform success page :** Customer sees Platform's success page
11) **Platform receives webhook notification :** Platform processes final payment confirmation

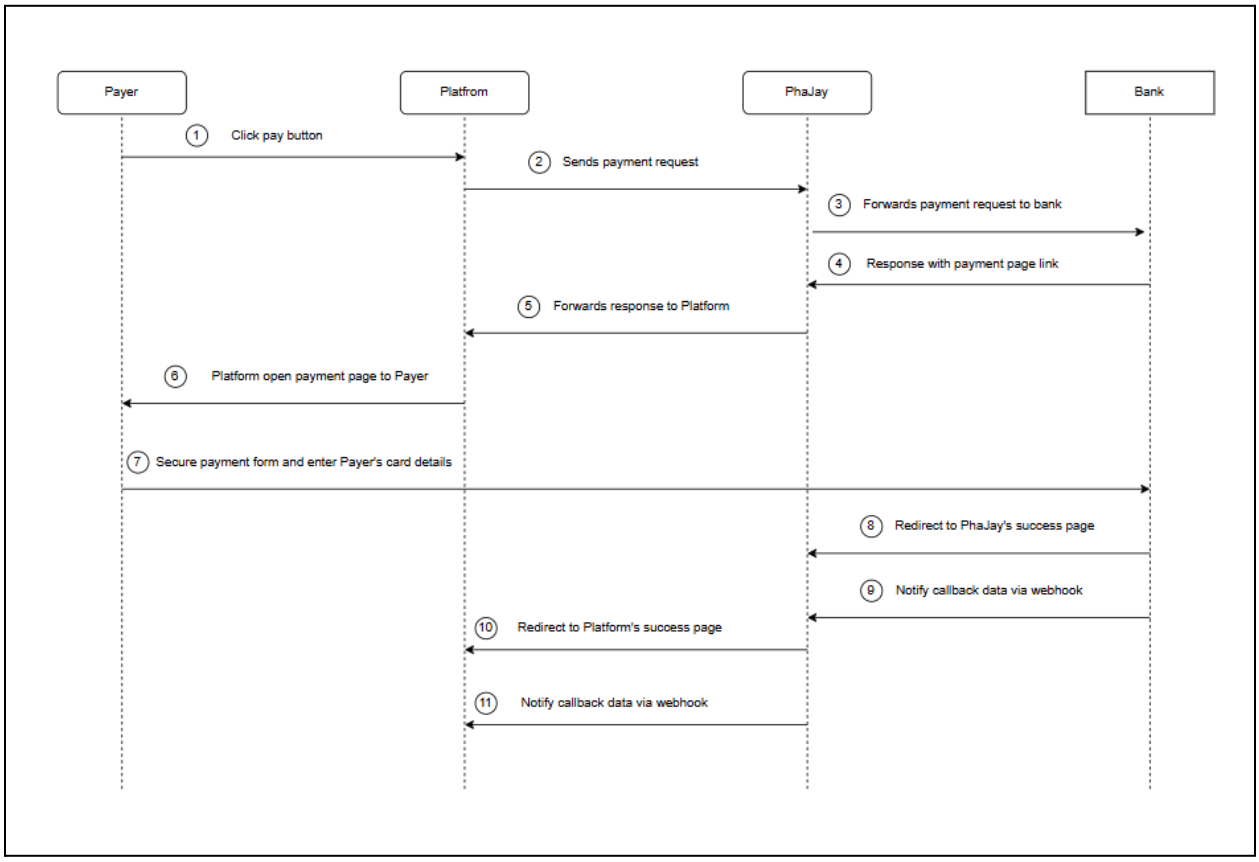

Image 1: work flow

1.2 Configuration

Before integrating with PhaJay Payment Gateway, you must configure the following in our merchant portal https://portal.phapay.com

Step1 : Login to your account in PhaJay web portal > click settings > **Callback URL** > enter your callback urls then click save

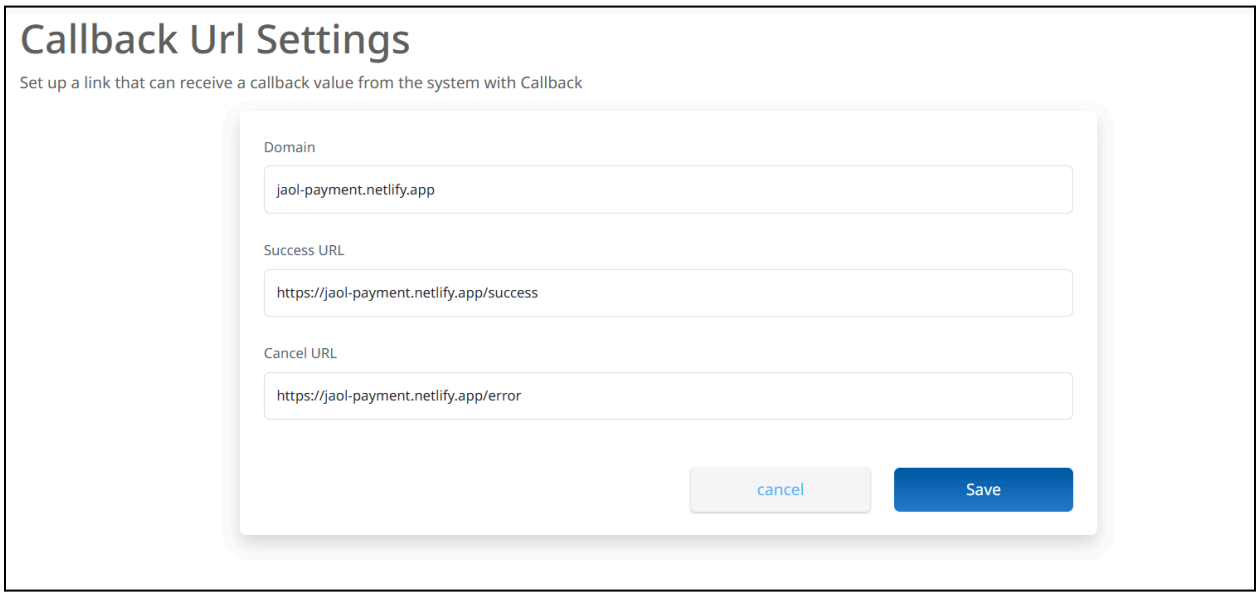

Image 2: callback urls for redirecting

Step2 : Login to your account in our web portal > click settings > **Webhook** > enter your webhook url then click save

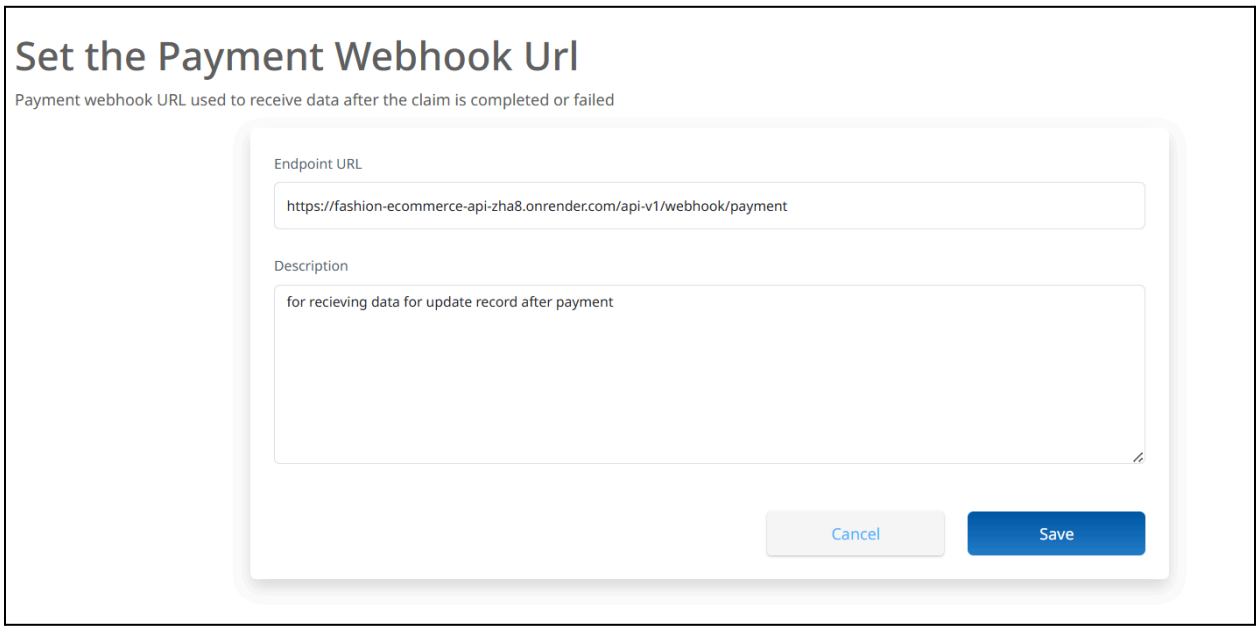

Image 3: set up webhook for receiving callback data

2. Get Payment Page Link

URL: https://payment-gateway.lailaolab.com/v1/api/jdb2c2p/payment/payment-link
Method: POST
Authentication: Basic Auth

Example:

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

Note:

- **KEY** refers to the **`secretKey`** you received after completing KYC on the web portal.
- This API only accepts **3D Secure (3DS)** enabled cards.

1) Request Body

Table 01: 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)

Example:

```
{ "amount":1000,
 "description":"Buy a Product",
 "tag1":"AppZap Shop", // shop name
 "tag2":"666bbb461732a2e46233fdf9", // shopId
 "tag3":"ORDER-0001" // oderNo
}
```

2) Response body

Table 02: response body

Field	Type	Description
message	String	Status message of the transaction process
paymentUrl	String	URL where the customer can secure the payment
expirationTime	Datetime	The expiration time for the payment link in ISO 8601 format (UTC)
transactionId	String	Unique identifier for the transaction.
status	String	Current status of the transaction. E.g., "WAITING" indicates it's pending

Example:


```
{
    "message": "SUCCESSFULLY",
    "paymentUrl":
"https://payment.paco.2c2p.com/payment/?pid=a49881babe524387b179e1425
06d89f0&lang=en-US",
    "expirationTime": "2025-08-04T07:29:33",
    "transactionId": "2e87da27-4f8a-46fd-bea8-5e76dfb1e00d",
    "status": "WAITING"
}
```

3. Redirect to payment link

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

Step1 : It redirects to payment page for complete payment

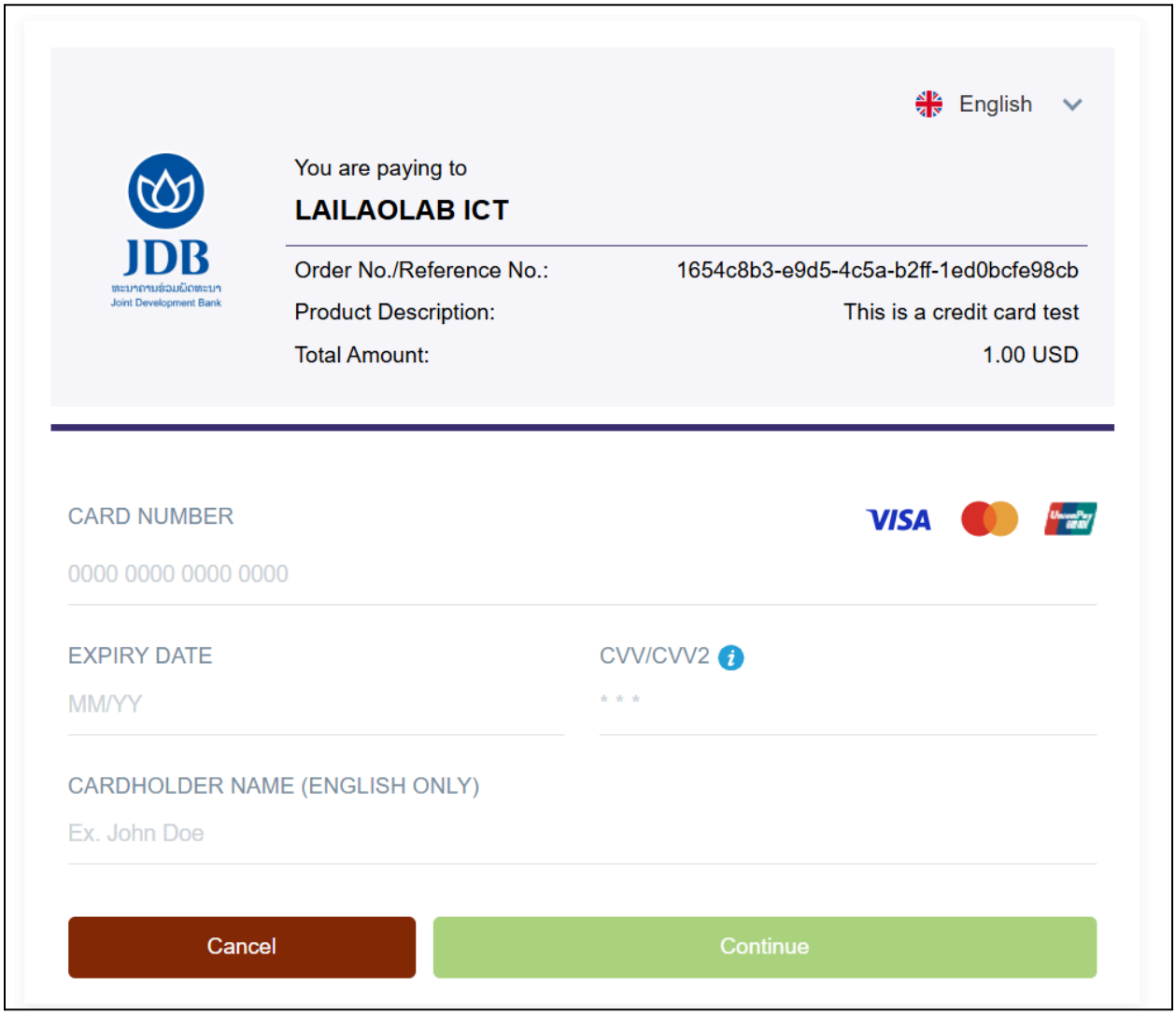

Image 4: payment page

Note : This API only accepts **3D Secure (3DS)** enabled cards.

Step2 : After entering all field then click continue button it redirects to confirm page

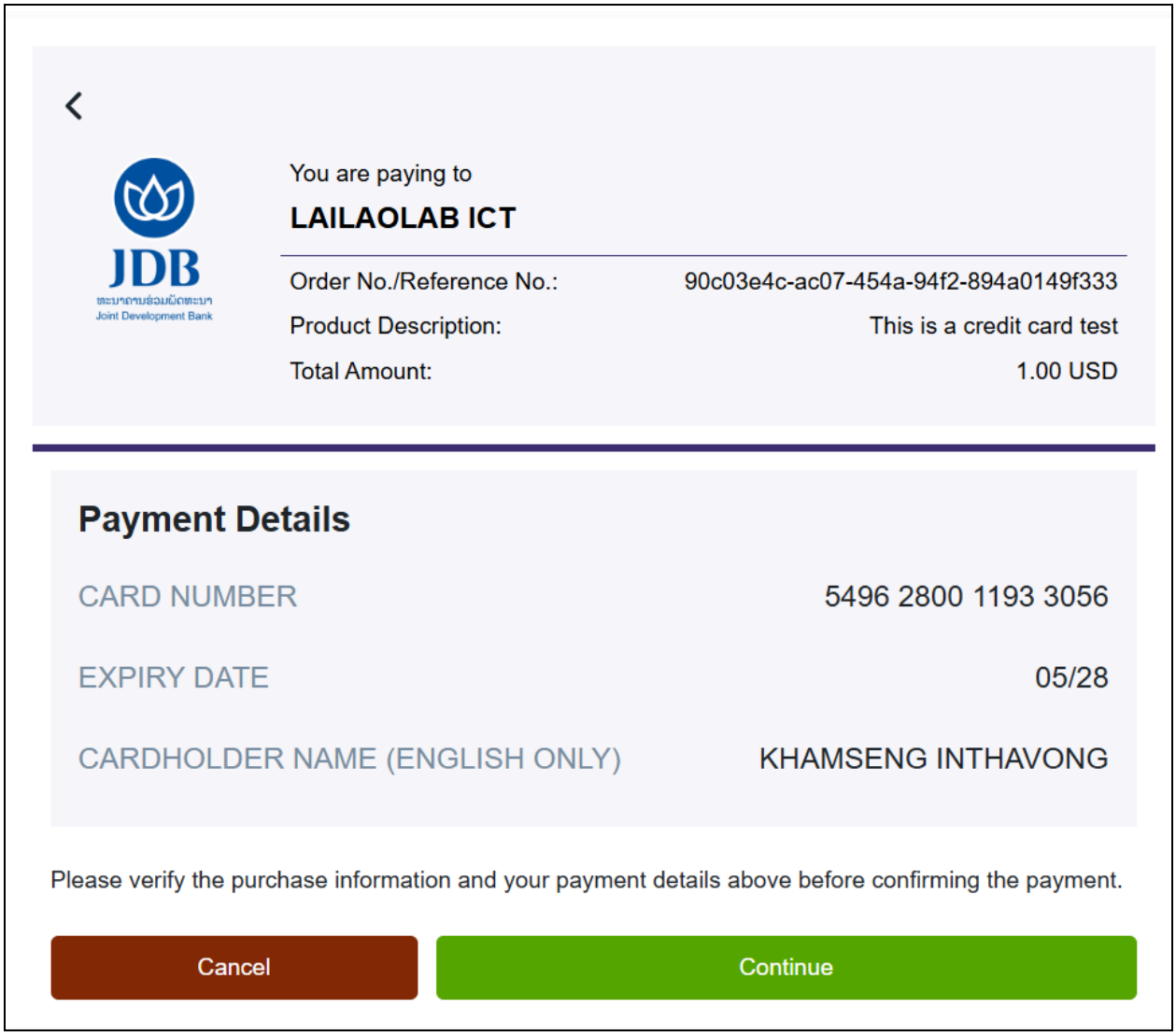

Image 5: confirm payment page

Note : This API only accepts **3D Secure (3DS)** enabled cardss

Step3 : After clicking the "Continue" button, the transaction will be processed and a notification will be sent to the card owner's banking app for approval. Once approved, you will be redirected to a success page. After 5 seconds, it will automatically redirect to the PhaJay success page. PhaJay will then send the payment result to your platform via webhook.

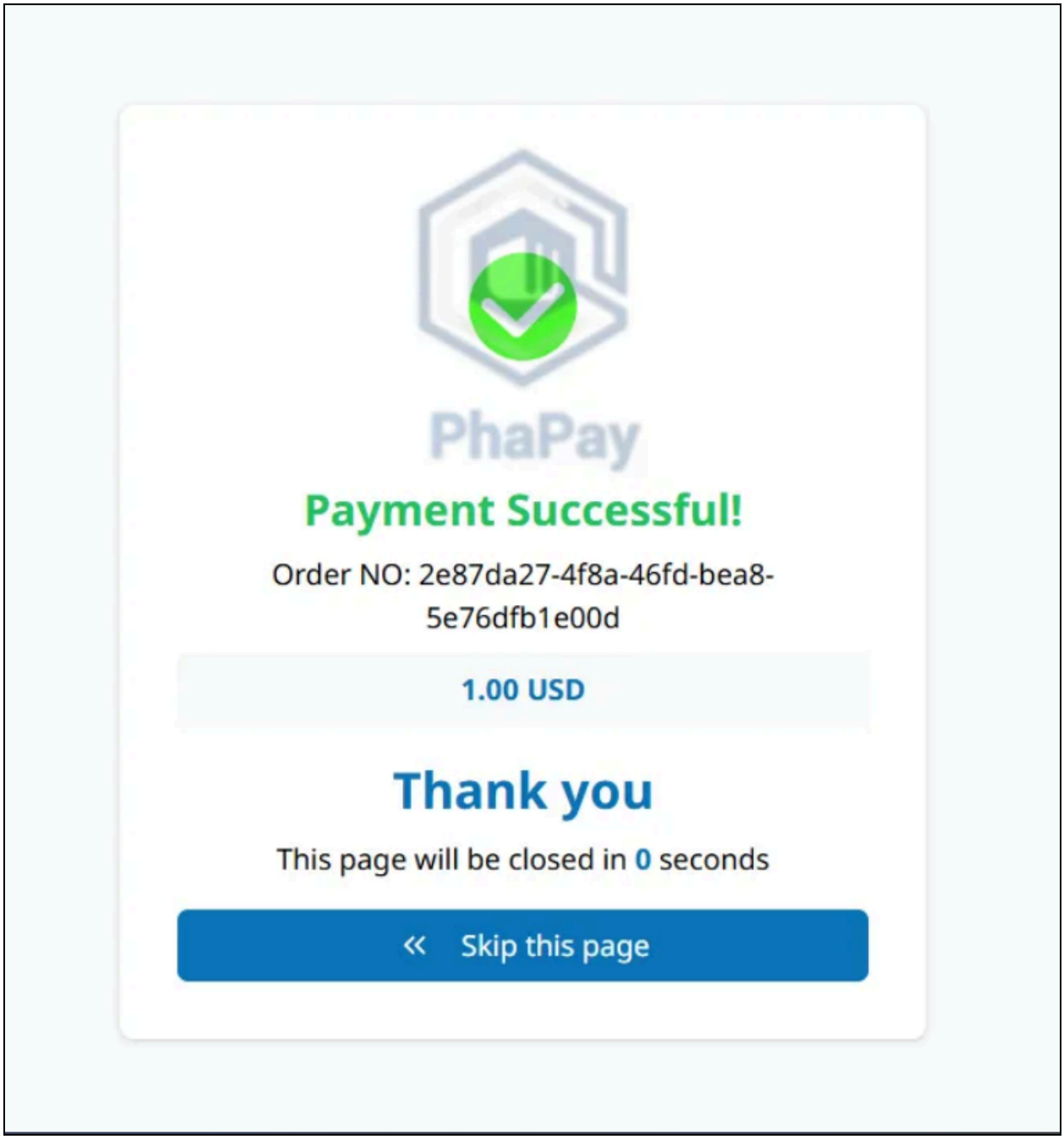

Image 6: phaJay’s success payment page

Step 4 : you can click skip for redirecting to your platform’s success page or it will auto redirect when time count to 0

4. Webhook notification

When the transaction is complete PhaJay will return callback data to the platform via webhook that is configured on platform account (1.2) This data is sent as part of the **HTTPS** request (usually a **POST**) from the service to the designated webhook URL and Platform's webhook endpoint must respond with HTTPS **200** status code to acknowledge receipt.

1) Response Body

Table 03: response body

Field	Type	Description
message	String	Status message of the transaction process
transactionId	String	Unique identifier for the transaction
linkCode	String	Code used to reference or access the payment
transactionId	String	Unique identifier for the transaction.
paymentMethod	String	Method of payment used (CREDIT_CARD)
status	String	Current status of the payment.
userId	String	ID of the user with the transaction (Id of user in PhaJay system)
description	String	Description of the payment
tag1 to tag6	string	An additional tag of transaction
successURL	String	Success Callback url
txnAmount	Number	The transaction amount
currency	String	The currency of the transaction amount (USD)
cardType	String	Type of credit card used. E.g., `"CC-VI"` (Visa Credit Card)

creditCardDetails	String	Details of card holder information
transactionAmount	String	Details of transactionAmount

Example:


```
{
  "message": "SUCCESS",
  "transactionId": "2e87da27-4f8a-46fd-bea8-5e76dfb1e00d",
  "linkCode": "2e87da27-4f8a-46fd-bea8-5e76dfb1e00d",
  "paymentMethod": "CREDIT_CARD",
  "status": "PAYMENT_COMPLETED",
  "userId": "686e113e59b2cbf66d72583d",
  "description": "CREDIT CARD PAYMENT: JAOL-Donation",
  "tag1": null,
  "tag2": null,
  "tag3": null,
  "tag4": null,
  "tag5": null,
  "tag6": null,
  "txnAmount": 1,
  "currency": "USD",
  "cardType": "CC-VI",
  "creditCardDetails": {
    "issuerCode": null,
    "cardHolderName": "KHAMSENG INTHAVONG",
    "cardNumber": "412639XXXXXX2372",
    "cardExpiry": "XXXX",
    "authenticationStatus": null,
    "eciValue": null,
    "xidValue": null,
    "cavvValue": null,
    "enrolledFlag": null
  },
  "transactionAmount": {
    "amountText": "000000000100",
    "currencyCode": "USD",
    "decimalPlaces": 2,
    "amount": 1
  }
```

```
}
```