



STC Pay Integration Guide

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1 About this document

This document describes how to integrate STC Pay into your Amazon Payment Services merchant facility. It describes the protocols, parameters, and technical environment provided by Amazon Payment Services for merchants integrating the STC Pay digital wallet.

1.1 Intended audience

This document was created for merchants, and for their developers and technical teams, who want to enable their customers to checkout and pay using STC Pay.

1.2 Note regarding PayFort / FORT

Amazon Payment Services is the new name for PayFort. PayFort is a leading provider of payment processing services that was acquired by Amazon in 2017. Throughout this document you may see references to PayFort. You may also see references to Fort or FORT.

We continue to use PayFort and Fort in our documentation for the simple reason that the code that powers Amazon Payment Services still contains references to PayFort.

To ensure ongoing stability, and to minimize the development overhead for our customers, we are slowly but steadily changing references to PayFort across our core code and our documentation.

In the meantime, when you see PayFort or FORT, you can safely assume that we are referring to Amazon Payment Services features and benefits.

2 Getting started

2.1 About STC Pay

STC Pay is a stored-value wallet. STC Pay users top up their STC Pay wallet using a range of methods including a payment card, cash deposits, bank account, or by receiving funds from other STC Pay wallets.

An STC Pay user can only spend the funds that are loaded in their STC Pay wallet, but users can top up their wallet before a purchase. When your customer pays using STC Pay, the payment amount is subtracted from your customer's STC Pay wallet balance and added to your merchant STC Pay wallet balance.

2.2 Before you start

You need to set up a wallet with STC Pay in order to receive funds when your customers pay using their STC Pay wallet. Sole traders can instantly set up an STC Pay wallet, most other businesses will need to proceed through STC Pay's onboarding process.

Likewise, note that only customers who already have an STC Pay account will be able to pay using your STC Pay facility. Your customer must have an active STC Pay wallet and be registered with STC Pay in order to pay you via STC Pay.

2.3 STC Pay and tokenization

Where a customer selects STC Pay for payment, the customer identifies their STC Pay wallet by means of their phone number. Your merchant application initiates a payment as it usually would, using your customer's mobile phone number as the STC Pay wallet ID.

By using the tokenized workflow, you remove the need for your customer to enter their phone number every time that they check out. Instead, your customer's number is displayed in masked format on the checkout screen.

The tokenized workflow also removes the requirement to verify transactions with an OTP because using a token name with STC Pay implies a downgraded transaction.

However, the tokenized workflow is only available if your customer has activated tokenization in their STC Pay app.

Note: The first STC Pay transaction that your customer makes on your website will always be protected by using an OTP. If the first transaction fails the second transaction will also require an OTP, and so forth, until a transaction is successful. An OTP will always be required if a user did not enable tokenization in their STC Pay app.

2.4 How STC Pay Works

You can integrate STC Pay either by redirecting your customers to an Amazon Payment Services payment page, or by integrating it directly into your checkout page.

2.4.1 Redirection compared to merchant page integration

Where you choose to use **redirection**, you redirect your customer to a payment page hosted on the Amazon Payment Services server. Your customer enters their payment details on the page and completes payment. Amazon Payment Services redirects the customer to your website to complete checkout.

For a smoother payment experience you can choose to integrate STC Pay checkout into your website. When using **merchant page integration** your customer checks out and pays on your website and no redirection is involved. With merchant page integration you must code a custom payment page where customers can enter their payment details.

2.4.2 Checkout workflows

2.4.2.1 *Redirection checkout using a one-time PIN*

When your customer is ready to pay, your website redirects your customer to the Amazon Payment Services payment page. Your customer completes their payment details on the Amazon Payment Services in a two-step process.

First, your customer enters their phone number on the Amazon Payment Services payment page. That generates an STC Pay OTP code, which is sent to your customer via SMS.

On the next screen, your customer enters the OTP received by SMS to complete payment. Your customer is then redirected back to your website.

2.4.2.2 *Redirection checkout flow using a token*

When your customer is ready to pay, your website redirects your customer to the Amazon Payment Services payment page. You include a token when you send the redirection request.

Because of the included token your customer completes their payment details on the Amazon Payment Services in a single step. Your customer simply needs to select their masked phone number to complete the transaction.

Note that you need to successfully perform the OTP workflow at least once to generate a token before you can use a token to process a payment without the OTP.

2.4.2.3 *Merchant page integration checkout flow using a one-time PIN*

Where you choose to build your own payment page and where you do not use a token you need to process a payment in two steps:

1. **Generate OTP:** First, your server needs to send a request to the Amazon Payment Services server in order to generate an OTP for the customer. In this request you include your customer's phone number. Amazon Payment Services generates an OTP based on this number. The OTP is sent to your customer's mobile phone by SMS and your customer enters the OTP on your checkout page.
2. **Purchase:** Next, once the OTP is validated, you send a purchase request to Amazon Payment Services to complete the payment. You need to include the same merchant reference number that you use when you requested the OTP.

2.4.2.4 *Merchant page integration checkout flow using a token*

Where you build your own payment page and where your customer completes a payment using a token you only need to build one step into your checkout process.

1. **Purchase:** Because the OTP has already been validated, you can simply send a purchase request to Amazon Payment Services to complete the payment. It enables your customer to complete their purchase while skipping the OTP process.

NOTE: that you need to perform OTP workflow at least once to generate a token before you can process a payment without the OTP.

3 Using STC Pay with redirection

3.1 Purchase transaction – no token used

3.1.1 URLs

Test URL: <https://sbcheckout.payfort.com/FortAPI/paymentPage>

Production URL: <https://checkout.payfort.com/FortAPI/paymentPage>

3.1.2 Parameter submission type

HTTPs Form Post Request

Sample request

```
<form method= "post" action= "https://sbcheckout.payfort.com/FortAPI/paymentPage"  
id= "form1" name= "form1"> </form>
```


3.1.3 Request parameters

Request Parameters							
Parameter Name	Type	Mandatory	Description	Length	Special Characters	Possible or Expected Values	Example
command	Alpha	Yes	Command.	20		PURCHASE	
access_code	Alphanumeric	Yes	Access code provided by Amazon Payment Services to the merchant.	20			zx0IPmPy5jp1vAz
digital_wallet	Alpha	Yes	Digital wallet used for transaction.	20		STCPAY	
merchant_identifier	Alphanumeric	Yes	Your merchant ID.	20			CychZxVj
merchant_reference	Alphanumeric	Yes	Your unique order reference number.	40	- _ .		XYZ9239-yu898
amount	Numeric	Yes	The transaction's amount. *Each currency has predefined allowed decimal points that should be taken into consideration when sending the amount.	10			10000
currency	Alpha	Yes	The currency of the transaction's amount in ISO 3-digit code.	3		SAR	
language	Alpha	Yes	Language used on the checkout page and for messages.	2		en ar	
customer_email	Alphanumeric	Yes	Your customer's email address.	254	- . @ +		customer@domain.com

customer_ip	Alphanumeric	Yes	Your customer's IP address.	45	..		IPv4 → 192.178.1.10 IPv6 → 2001:0db8:3 042:0002:5a 55:caff:fe6:b dbf
signature	Alphanumeric	Yes	A string hashed using the Secure Hash Algorithm. Please refer to the signature section in the API reference.	200			7cad05f0212 ed933c9a5d 5dffa31661a cf2c827a
order_description	Alphanumeric	No	A description of the order	150	#' / - -: \$ space		iPhone 12 Pro
customer_name	Alpha	No	The customer's name	40	- \ / - ;		John Smith
merchant_extra	Alphanumeric	No	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	999	; / - - ' @		JohnSmith
merchant_extra1	Alphanumeric	No	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - - ' @		JohnSmith
merchant_extra2	Alphanumeric	No	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - - ' @		JohnSmith
merchant_extra3	Alphanumeric	No	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - - ' @		JohnSmith
merchant_extra4	Alphanumeric	No	Extra data sent by merchant. Will be received and sent back as received.	250	; / - -		JohnSmith

			Will not be displayed in any report.		; ' @		
remember_me	Alphanumeric	No	This parameter provides you with an indication whether you need to save this token for the user based on the user's selection. *The tokenization service MUST be activated in order to be able to send "remember_me" parameter.	3		YES NO	
payment_option	Alpha	No	Payment option	10		STCPAY	
phone_number	Alphanumeric	No	The customer's phone number.	19			
settlement_reference	Alphanumeric	No	The merchant submits a unique value to Amazon Payment Services. The value is then passed to the acquiring bank and displayed to the merchant in the acquirer settlement file.	34	- _ .		
return_url	Alphanumeric		The URL of the merchant's page to be displayed to the customer when the order is processed.	400	\$!= ? # & - _ / :		

3.1.4 Response parameters

Response Parameters						
Parameter Name	Type	Description	Length	Special Characters	Possible or Expected Values	Example
response_code	Numeric	The response code carries the value of our system's response. *The code consists of five digits, the first 2 digits represent the response status , and the last 3 digits represent the response messages .	5			
response_message	Alphanumeric	Message description of the response code. It returns according to the request language.	400			Please refer to section messages .
command	Alpha	Command	20		PURCHASE	
access_code	Alphanumeric	Access code provided by Amazon Payment Services for the merchant.	20			zx0IPmPy5jp1vAz
digital_wallet	Alpha	Digital wallet used for the transaction	20		STCPAY	
merchant_identifier	Alphanumeric	Your merchant ID	20			CychZxVj
merchant_reference	Alphanumeric	Your unique order reference	40	- _ .		XYZ9239-yu898
amount	Numeric	The transaction's amount. *Each currency has predefined allowed decimal points that should be taken into consideration when sending the amount.	10			10000
currency	Alpha	The currency of the transaction's amount in ISO code 3.	3		SAR	
language	Alpha	Language used on the checkout page and for messages.	2		en ar	

customer_email	Alphanumeric	Your customer's email address.	254	- . @ +		customer@domain.com
customer_ip	Alphanumeric	It holds the customer's IP address.	45	.: :		IPv4 → 192.178.1.10 IPv6 → 2001:0db8:3042:0002:5a55:caff:fe6:bdbf
signature	Alphanumeric	A string hashed using the Secure Hash Algorithm. Please refer to the signature section in the API reference.	200			7cad05f0212ed933c9a5d5dffa31661acf2c827a
eci	Alpha	Ecommerce indicator	16		ECOMMERCE	
payment_option	Alpha	Payment option	10		STCPAY	
fort_id	Numeric	The order's unique reference returned by Amazon Payment Services.	20			149295435400084008
status	Numeric	A two-digit numeric value that indicates the status of the transaction.	2			Please refer to the statuses section in the API documentation.
token_name	Numeric	STCPay shared token name to perform the tokenized transaction. Currently customization of token name is not available for STCPAY.	100			
order_description	Alphanumeric	A description of the order.	150	#' / -: \$ Space		iPhone 12 Pro
customer_name	Alpha	The customer's name.	40	\ / -: ; Space		John Smith
merchant_extra	Alphanumeric	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	999	; / - -		JohnSmith

				;		
				@		
merchant_extra1	Alphanumeric	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	;		JohnSmith
				/		
				-		
				;		
				@		
merchant_extra2	Alphanumeric	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	;		JohnSmith
				/		
				-		
				;		
				@		
merchant_extra3	Alphanumeric	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	;		JohnSmith
				/		
				-		
				;		
				@		
merchant_extra4	Alphanumeric	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	;		JohnSmith
				/		
				-		
				;		
				@		
remember_me	Alphanumeric	This parameter provides you with an indication to whether to save this token for the user based on the user selection. The tokenization service MUST be activated in order to be able to send "remember_me" parameter.	3		YES NO	
phone_number	Alphanumeric	The customer's phone number. It will be returned if it is shared in request.	19			
settlement_reference	Alphanumeric	The merchant submits this unique value to Amazon Payment Services. The value is then passed to the acquiring bank and displayed to the merchant in the acquirer settlement file.	34	- _ .		

NOTE: Every parameter the merchant sends in the request should be received by the merchant in the response - even the optional parameters.

NOTE: Please refer to section [Transactions Response Codes](#) for more details about operation's statuses.

3.1.5 Sample response code

```
{
  "amount": "100",
  "response_code": "14000",
  "digital_wallet": "STCPAY",
  "merchant_identififier": "mVVJSDat",
  "access_code": "kRKLUDUbs5PRkHddAUZW",
  "payment_option": "STCPAY",
  "customer_ip": "93.95.204.106",
  "language": "en",
  "eci": "ECOMMERCE",
  "fort_id": "169996200000233223",
  "command": "PURCHASE",
  "response_message": "Success",
  "merchant_reference": "STCRedirectionTest",
  "customer_email": "velgowth@amazon.com",
  "token_name": "25",
  "currency": "SAR",
  "status": "14",
  "signature": "1725329c23b894e3f1da929845ca55ee50744a92263a50b4881e80f6f39d5610"
}
```

3.2 Purchase transaction where a token is used

3.2.1 URLs

Test URL: <https://sbcheckout.payfort.com/FortAPI/paymentPage>

Production URL: <https://checkout.payfort.com/FortAPI/paymentPage>

3.2.2 Parameter submission type

HTTPs Form Post Request

```
<form method= "post" action= "https://sbcheckout.payfort.com/FortAPI/paymentPage"  
id= "form1" name= "form1"> </form>
```


3.2.3 Request parameters

Request Parameters							
Parameter Name	Type	Mandatory	Description	Length	Special Characters	Possible or Expected Values	Example
command	Alpha	Yes	Operation command.	20		PURCHASE	
access_code	Alphanumeric	Yes	Access code provided by Amazon Payment Services to the merchant.	20			zx0IPmPy5jp1vAz
digital_wallet	Alpha	Yes	Digital wallet used for the transaction.	20		STCPAY	
merchant_identifier	Alphanumeric	Yes	Your merchant ID.	20			CychZxVj
merchant_reference	Alphanumeric	Yes	Your unique order reference.	40	- _ .		XYZ9239-yu898
amount	Numeric	Yes	The transaction's amount. The amount should be same as Generate OTP's amount. *Each currency has predefined allowed decimal points that should be taken into consideration when sending the amount.	10			10000
currency	Alpha	Yes	The currency of the transaction's amount in ISO 3-digit code.	3		SAR	
token_name	Numeric	Yes	STCPay shared token name to perform the tokenized transaction. Currently customization of the token name is not available for STCPAY.	100			
language	Alpha	Yes	Language used on the checkout page and for messages.	2		en ar	

customer_email	Alphanumeric	Yes	Your customer's email address.	254	- . @ +		customer@domain.com
customer_ip	Alphanumeric	No	The customer's IP address.	45	..:		IPv4 → 192.178.1.10 IPv6 → 2001:0db8:3042:0002:5a55:caff:fe6:bdbf
signature	Alphanumeric	Yes	A string hashed using the Secure Hash Algorithm. Please refer to the signature section in the API reference.	200			7cad05f0212ed933c9a5d5dfa31661acf2c827a
order_description	Alphanumeric	No	A description of the order.	150	#' / - -: \$ Space		iPhone 12 Pro
customer_name	Alpha	No	The customer's name.	40	- \ / - : ;		John Smith
merchant_extra	Alphanumeric	No	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	999	; / - -: ; ' @		JohnSmith
merchant_extra1	Alphanumeric	No	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - -: ; ' @		JohnSmith
merchant_extra2	Alphanumeric	No	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - -: ; ' @		JohnSmith
merchant_extra3	Alphanumeric	No	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - -: ; '		JohnSmith

					@		
merchant_extra4	Alphanumeric	No	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - ; @		JohnSmith
phone_number	Alphanumeric	No	The customer's phone number.	19			
payment_option	Alpha	No	Payment option.	10		STCPAY	
settlement_reference	Alphanumeric	No	The merchant submits this unique value to Amazon Payment Services. The value is then passed to the acquiring bank and displayed to the merchant in the acquirer settlement file.	34	- _ .		
return_url	Alphanumeric		The URL of the merchant's page to be displayed to the customer when the order is processed.	400	\$! = ? # & - _ / :		https://www.merchant.com

3.2.4 Response parameters

Response Parameters						
Parameter Name	Type	Description	Length	Special Characters	Possible or Expected Values	Example
response_code	Numeric	The response code carries the value of our system's response. *The code consists of five digits, the first 2 digits represent the response status , and the last 3 digits represent the response messages	5			
response_message	Alphanumeric	Message description of the response code. It returns according to the request language.	400			Please refer to section messages .
command	Alpha	Command.	20		PURCHASE	
access_code	Alphanumeric	Access code provided by Amazon Payment Services for the merchant.	20			zx0IPmPy5jp1vAz
digital_wallet	Alpha	Digital wallet used for transaction.	20		STCPAY	
merchant_identifier	Alphanumeric	Your merchant ID.	20			CychZxVj
merchant_reference	Alphanumeric	Your unique order reference.	40	- _ .		XYZ9239-yu898
amount	Numeric	The transaction's amount. *Each currency has predefined allowed decimal points that should be taken into consideration when sending the amount.	10			10000
currency	Alpha	The currency of the transaction's amount in ISO 3-digit code.	3		SAR	
language	Alpha	Language used on the checkout page and for messages.	2		en ar	

customer_email	Alphanu meric	Your customer's email address.	254	- . @ +		customer @domain. com
customer_ip	Alphanu meric	The customer 's IP address.	45	.: :		IPv4 → 192.178.1. 10 IPv6 → 2001:0db8: 3042:0002: 5a55:caff:f ef6:dbdf
signature	Alphanu meric	A string hashed using the Secure Hash Algorithm. Please refer to the signature section in the API reference.	200			7cad05f02 12ed933c9 a5d5dfa31 661acf2c8 27a
eci	Alpha	Ecommerce indicator.	16		ECOMMER CE	
payment_option	Alpha	Payment option.	10		STCPAY	
fort_id	Numeric	The order's unique reference returned by Amazon Payment Services.	20			149295435 400084008
status	Numeric	A two-digit numeric value that indicates the status of the transaction.	2			Please refer to section statuses
token_name	Numeric	STCPay shared token name to perform the tokenized transaction. Currently customization of the token name is not available for STCPAY.	100			
order_description	Alphanu meric	It holds the description of the order.	150	# ' / . - -: \$ Spa ce		iPhone 12 Pro
customer_name	Alpha	The customer's name.	40	- \ / - : ; Spa ce		John Smith
merchant_extra	Alphanu meric	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	999	; / - - ;		JohnSmith

				@		
merchant_extra1	Alphanumeric	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - - ; ' @		JohnSmith
merchant_extra2	Alphanumeric	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - - ; ' @		JohnSmith
merchant_extra3	Alphanumeric	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - - ; ' @		JohnSmith
merchant_extra4	Alphanumeric	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - - ; ' @		JohnSmith
phone_number	Alphanumeric	The customer's phone number. It will be returned if it is submitted in the request.	19			
settlement_reference	Alphanumeric	The merchant submits this unique value to Amazon Payment Services. The value is then passed to the acquiring bank and displayed to the merchant in the acquirer settlement file.	34	- _ .		

3.2.5 Sample response code

```
{
  "amount": "100",
  "response_code": "14000",
  "digital_wallet": "STCPAY",
  "merchant_identifiser": "mVVJSDat",
  "access_code": "kRKLUDUbs5PRkHddAUZW",
  "payment_option": "STCPAY",
  "customer_ip": "93.95.204.106",
  "language": "en",
  "eci": "ECOMMERCE",
  "fort_id": "169996200000233223",
  "command": "PURCHASE",
  "response_message": "Success",
  "merchant_reference": "STCRedirectionTest",
  "customer_email": "velgowth@amazon.com",
  "token_name": "25",
  "currency": "SAR",
  "status": "14",
  "signature": "1725329c23b894e3f1da929845ca55ee50744a92263a50b4881e80f6f39d5610"
}
```

4 STC Pay with merchant page integration

4.1 Generating an OTP

4.1.1 URLs

Test URL: <https://sbpaymentservices.payfort.com/FortAPI/paymentApi>

Production URL: <https://paymentservices.payfort.com/FortAPI/paymentApi>

4.1.2 Parameter submission type

REST POST request using JSON

4.1.3 Request parameters

Request Parameters							
Parameter Name	Type	Mandatory	Description	Length	Special Characters	Possible or Expected Values	Example
amount	Numeric	Yes	The transaction amount to generate the OTP, this amount must also be used for the purchase transaction. *Each currency has predefined allowed decimal points that should be taken into consideration when sending the amount.	10			10000
digital_wallet	Alpha	Yes	Digital wallet used for the transaction.	20		STCPAY	
signature	Alphanumeric	Yes	A string hashed using the Secure Hash Algorithm. Please refer to the signature section in the API reference.	200			7cad05f02 12ed933c9 a5d5dfa31 661acf2c8 27a
merchant_identifier	Alphanumeric	Yes	Your merchant ID.	20			CychZxVj
access_code	Alphanumeric	Yes	Access code provided by Amazon Payment Services for the merchant.	20			zx0IPmPy5 jp1vAz
service_command	Alpha	Yes	Command.	20		GENERATE_OTP	
merchant_reference	Alphanumeric	Yes	Your unique order reference.	40	- _ .		XYZ9239- yu898
currency	Alpha	Yes	The currency of the transaction's amount in ISO 3-digit code.	3		SAR	
language	Alpha	Yes	Language used on the checkout page and for messages.	2		en ar	
phone_number	Alphanumeric	Yes	The customer's phone number.	19			

4.1.4 Sample request code

```
{
  "amount": "100",
  "digital_wallet": "STCPAY",
  "signature": "{{signature}}",
  "merchant_identifier": "mVVJSDat",
  "service_command": "GENERATE_OTP",
  "access_code": "kRKLUUbs5PRkHddAUZW",
  "merchant_reference": "maloyrhs490",
  "currency": "SAR",
  "language": "en",
  "phone_number": "0557877988"
}
```

4.1.5 Response parameters

Request Parameters							
Parameter Name	Type	Mandatory	Description	Length	Special Characters	Possible or Expected Values	Example
response_code	Numeric	Yes	The response code carries the value of our system's response. *The code consists of five digits, the first 2 digits represent the response status , and the last 3 digits represent the response messages	5			
response_message	Alphanumeric	Yes	Message description of the response code. It returns according to the request language.	400		Please refer to section messages	
amount	Numeric	Yes	The transaction amount. The amount should be same as Generate OTP's amount.	10			10000
digital_wallet	Alpha	Yes	Digital wallet used for the transaction.	20		STCPAY	
signature	Alphanumeric	Yes	A string hashed using the Secure Hash Algorithm. Please refer to the signature section in the API reference.	200			7cad05f02 12ed933c9 a5d5dffa31 661acf2c8 27a
merchant_identifier	Alphanumeric	Yes	Your merchant ID.	20			CycHZxVj
access_code	Alphanumeric	Yes	Access code provided by Amazon Payment Services to the merchant.	20			zx0IPmPy5 jp1vAz

service_command	Alpha	Yes	Service operation to be performed.	20		GENERATE_OTP	
merchant_reference	Alphanumeric	Yes	Your unique order reference number.	40	- _ .		XYZ9239-yu898
currency	Alpha	Yes	The currency of the transaction's amount in ISO 3-digit code.	3		SAR	
language	Alpha	Yes	Language used on the checkout page and for messages	2		en ar	
phone_number	Alphanumeric	No	The customer's phone number.	19			
status	Numeric		A two-digit numeric value that indicates the status of the transaction.	2			Please refer to section statuses

4.1.6 Sample response code

```
{
  "amount": "100",
  "response_code": "88000",
  "digital_wallet": "STCPAY",
  "signature":
  "44dc35a7b9051b81520b5c2ed4863a2926ac25ac52744e08d1bba8c6117bf187",
  "merchant_identifier": "mVVJSDat",
  "access_code": "kRKLUDUbs5PRkHddAUZW",
  "language": "en",
  "response_message": "Success",
  "service_command": "GENERATE_OTP",
  "merchant_reference": "maloyrhs490",
  "phone_number": "0557877988",
  "currency": "SAR",
  "status": "88"
}
```

4.2 Purchase transaction – no token used

4.2.1 URLs

Test URL: <https://sbpaymentservices.payfort.com/FortAPI/paymentApiProduction>

URL: <https://paymentservices.payfort.com/FortAPI/paymentApi>

4.2.2 Parameter submission type

REST POST request using JSON

4.2.3 Request parameters

Request Parameters							
Parameter Name	Type	Mandatory	Description	Length	Special Characters	Possible or Expected Values	Example
command	Alpha	Yes	Command	20		PURCHASE	
access_code	Alphanumeric	Yes	Access code provided by Amazon Payment Services for the merchant.	20			zx0IPmPy5jp1vAz
digital_wallet	Alpha	Yes	Digital wallet used for transaction	20		STCPAY	
merchant_identifier	Alphanumeric	Yes	Your merchant ID.	20			CycHZxVj
merchant_reference	Alphanumeric	Yes	Your unique order reference.	40	- _ .		XYZ9239-yu898
amount	Numeric	Yes	The transaction's amount. This needs to be the same as the amount supplied when generating the OTP. *Each currency has predefined allowed decimal points that should be taken into consideration when sending the amount.	10			10000
currency	Alpha	Yes	The currency of the transaction's amount in ISO 3-digit code.	3		SAR	
otp	Numeric	Yes	OTP sent to your customer's phone number				
language	Alpha	Yes	Language used on the checkout page and for messages.	2		en ar	
customer_email	Alphanumeric	Yes	Your customer's email address.	254	- + @ ._		customer@domain.com

customer_ip	Alphanumeric	Yes	It holds the customer's IP address.	45	. :		IPv4 → 192.178. 1.10 IPv6 → 2001:0db 8:3042:0 002:5a55 :caff:fe6: bdbf
signature	Alphanumeric	Yes	A string hashed using the Secure Hash Algorithm. Please refer to the signature section in the API reference.	200			7cad05f0 212ed93 3c9a5d5 dffa3166 1acf2c82 7a
order_description	Alphanumeric	No	It holds the description of the order	150	# ' / . - : \$ Space		iPhone 12 Pro
customer_name	Alpha	No	The customer's name	40	- \ / - : ; Space		John Smith
merchant_extra	Alphanumeric	No	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	999	; / - , ' @		JohnSmith h
merchant_extra1	Alphanumeric	No	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - , ' @		JohnSmith h
merchant_extra2	Alphanumeric	No	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - , ' @		JohnSmith h
merchant_extra3	Alphanumeric	No	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - , ' @		JohnSmith h

merchant_extra4	Alphanumeric	No	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - ; '@		JohnSmith
remember_me	Alphanumeric	No	This parameter provides you with an indication to whether to save this token for the user based on the user selection. *The tokenization service MUST be activated in order to be able to send the "remember_me" parameter.	3		YES NO	
phone_number	Alphanumeric	No	The customer's phone number.	19			
settlement_reference	Alphanumeric	No	The merchant submits this unique value to Amazon Payment Services. The value is then passed to the acquiring bank and displayed to the merchant in the acquirer settlement file.	34	- _ .		

4.2.4 Sample request code

```
{
  "command": "PURCHASE",
  "access_code": "kRKLUDUbs5PRkHddAUZW",
  "merchant_identifier": "mVVJSDat",
  "merchant_reference": "maloyrhs490",
  "digital_wallet": "STCPAY",
  "amount": "100",
  "currency": "SAR",
  "otp" : "1234",
  "language": "en",
  "customer_email": "velgowth@amazon.com",
  "customer_ip": "93.95.204.106",
  "signature": "{{signature}}"
}
```

4.2.5 Response parameters

Response Parameters						
Parameter Name	Type	Description	Length	Special Characters	Possible or Expected Values	Example
response_code	Numeric	The response code carries the value of our system's response. *The code consists of five digits, the first 2 digits represent the response status , and the last 3 digits represent the response messages	5			
response_message	Alphanumeric	Message description of the response code. It returns according to the request language.	400			Please refer to section messages
command	Alpha	The operation command.	20		PURCHASE	
access_code	Alphanumeric	Access code provided by Amazon Payment Services for the merchant.	20			zx0IPmPy5jp1vAz
digital_wallet	Alpha	Digital wallet used for the transaction.	20		STCPAY	
merchant_identifier	Alphanumeric	Your merchant ID.	20			CychZxVj
merchant_reference	Alphanumeric	Your unique order reference.	40	- _ .		XYZ9239-yu898
amount	Numeric	The transaction amount. This needs to be the same as the amount supplied when generating the OTP. *Each currency has predefined allowed decimal points that should be taken into consideration when sending the amount.	10			10000
currency	Alpha	The currency of the transaction's amount in ISO 3-digit code.	3		SAR	
language	Alpha	Language used on the checkout page and for messages.	2		en ar	

customer_email	Alphanumeric	Your customer's email address.	254	- . @ +		customer@domain.com
customer_ip	Alphanumeric	It holds the customer's IP address.	45	.: :		IPv4 → 192.178.1.10 IPv6 → 2001:0db8:3042:0002:5a55:caff:fe6:bdbf
signature	Alphanumeric	A string hashed using the Secure Hash Algorithm. Please refer to the signature section in the API reference.	200			7cad05f0212ed933c9a5d5dfa31661acf2c827a
eci	Alpha	Ecommerce indicator.	16		ECOMMERCE	
payment_option	Alpha	Payment option.	10		STCPAY	
fort_id	Numeric	The order's unique reference returned by Amazon Payment Services.	20			149295435400084008
status	Numeric	A two-digit numeric value that indicates the status of the transaction.	2			Please refer to section statuses
token_name	Numeric	STC Pay shared token name to perform the tokenized transaction. Currently customization of token name is not available for STCPAY.	100			
order_description	Alphanumeric	A description of the order.	150	#' / -: \$ Space		iPhone 12 Pro
customer_name	Alpha	The customer's name.	40	- \ / - ; ;		John Smith
merchant_extra	Alphanumeric	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	999	; / - ; ' @		JohnSmith

merchant_extra1	Alphanumeric	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - - ; ; @		JohnSmith
merchant_extra2	Alphanumeric	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - - ; ; @		JohnSmith
merchant_extra3	Alphanumeric	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - - ; ; @		JohnSmith
merchant_extra4	Alphanumeric	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - - ; ; @		JohnSmith
remember_me	Alphanumeric	This parameter provides you with an indication to whether to save this token for the user based on the user selection. *The tokenization service MUST be activated in order to be able to send "remember_me" parameter.	3		YES NO	
phone_number	Alphanumeric	The customer's phone number. It will be returned if it is shared in request. * The phone number should be matched with the one shared in the Generate OTP request.	19			
settlement_reference	Alphanumeric	The merchant submits this unique value to Amazon Payment Services. The value is then passed to the acquiring bank and displayed to the merchant in the acquirer settlement file.	34	- _ .		

4.2.6 Sample response code

```
{
  "amount": "100",
  "response_code": "14000",
  "digital_wallet": "STCPAY",
  "signature": "6914ed0f06c170f104d75eaa4304f4cd8c7dbeb619fbc92b30e892407584d746",
  "merchant_identifier": "mVVJSDat",
  "access_code": "KRKLUDUbs5PRkHddAUZW",
  "payment_option": "STCPAY",
  "customer_ip": "93.95.204.106",
  "language": "en",
  "eci": "ECOMMERCE",
  "fort_id": "169996200000233182",
  "command": "PURCHASE",
  "response_message": "Success",
  "merchant_reference": "maloyrhs490",
  "customer_email": "velgowth@amazon.com",
  "token_name": "25",
  "currency": "SAR",
  "status": "14"
```

4.3 Purchase transaction where a token is used

4.3.1 URLs

Test URL: <https://sbpaymentservices.payfort.com/FortAPI/paymentApi>

Production URL: <https://paymentservices.payfort.com/FortAPI/paymentApi>

4.3.2 Parameter submission type

REST POST request using JSON.

4.3.3 Request parameters

Request Parameters							
Parameter Name	Type	Mandatory	Description	Length	Special Characters	Possible or Expected Values	Example
command	Alpha	Yes	Command.	20		PURCHASE	
access_code	Alphanumeric	Yes	Access code provided by Amazon Payment Services for the merchant.	20			zx0IPmPy5jp1vAz
digital_wallet	Alpha	Yes	Digital wallet used for transaction.	20		STCPAY	
merchant_identifier	Alphanumeric	Yes	Your merchant ID.	20			CychZxVj
merchant_reference	Alphanumeric	Yes	Your unique order reference.	40	- _ .		XYZ9239-yu898
amount	Numeric	Yes	The transaction amount. This needs to be the same as the amount supplied when generating the OTP *Each currency has predefined allowed decimal points that should be taken into consideration when sending the amount.	10			10000
currency	Alpha	Yes	The currency of the transaction's amount in ISO 3-digit code.	3		SAR	
token_name	Numeric	Yes	STCPay shared token name to perform the tokenized transaction. Currently customization of token name is not available for STCPAY.	100			
language	Alpha	Yes	Language used on the checkout page and for messages.	2		en ar	

customer_email	Alphan umeric	Yes	Your customer's email address.	254	- . @ +		customer @domain. com
customer_ip	Alphan umeric	No	It holds the customer 's IP address.	45	.: 		IPv4 → 192.178.1. 10 IPv6 → 2001:0db8: 3042:0002: 5a55:caff:f ef6:dbdf
signature	Alphan umeric	Yes	A string hashed using the Secure Hash Algorithm. Please refer to the signature section in the API reference.	200			7cad05f02 12ed933c9 a5d5dfa31 661acf2c8 27a
order_description	Alphan umeric	No	It holds the description of the order.	150	#' / . - : \$ Spac e		iPhone 12 Pro
customer_name	Alpha	No	The customer's name.	40	- \ / - : ;		John Smith
merchant_extra	Alphan umeric	No	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	999	; / - - ; ' ' @		JohnSmith
merchant_extra1	Alphan umeric	No	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - - ; ' ' @		JohnSmith
merchant_extra2	Alphan umeric	No	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - - ; ' ' @		JohnSmith
merchant_extra3	Alphan umeric	No	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - - ; ' '		JohnSmith

					@		
merchant_extra4	Alphan umeric	No	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - - ; ; @		JohnSmith
phone_number	Alphan umeric	No	The customer's phone number.	19			
payment_option	Alpha	No	The payment option.	10		STCPAY	
settlement_reference	Alphan umeric	No	The merchant submits this unique value to Amazon Payment Services. The value is then passed to the acquiring bank and displayed to the merchant in the acquirer settlement file.	34	- _ .		

4.3.4 Sample request

```
{
  "command": "PURCHASE",
  "access_code": "kRKLUDUbs5PRkHddAUZW",
  "merchant_identifier": "mVVJSDat",
  "merchant_reference": "ji1owe1015",
  "digital_wallet": "STCPAY",
  "amount": "100",
  "currency": "SAR",
  "token_name": "25",
  "language": "en",
  "customer_email": "velgowth@amazon.com",
  "customer_ip": "93.95.204.106",
  "signature": "{{signature}}"
}
```

4.3.5 Response parameters

Response Parameters						
Parameter Name	Type	Description	Length	Special Characters	Possible or Expected Values	Example
response_code	Numeric	The response code carries the value of our system's response. *The code consists of five digits, the first 2 digits represent the response status , and the last 3 digits represent the response messages .	5			
response_message	Alphanumeric	Message description of the response code. It returns according to the request language.	400			Please refer to section messages
command	Alpha	Command.	20		PURCHASE	
access_code	Alphanumeric	Access code provided by Amazon Payment Services for the merchant.	20			zx0IPmPy5jp1vAz
digital_wallet	Alpha	Digital wallet used for transaction.	20		STCPAY	
merchant_identifier	Alphanumeric	Your merchant ID.	20			CychZxVj
merchant_reference	Alphanumeric	Your unique order reference.	40	- _ .		XYZ9239-yu898
amount	Numeric	The transaction's amount. This needs to be the same as the amount supplied when generating the OTP. *Each currency has predefined allowed decimal points that should be taken into consideration when sending the amount.	10			10000
currency	Alpha	The currency of the transaction's amount in ISO code 3.	3		SAR	
language	Alpha	Language used on the checkout page and for messages.	2		en ar	

customer_email	Alphanumeric	Your customer's email address.	254	- . @ +		customer@domain.com
customer_ip	Alphanumeric	Your customer's IP address.	45	.: :		IPv4 → 192.178.1.10 IPv6 → 2001:0db8:3042:0002:5a55:caff:fe6:bdbf
signature	Alphanumeric	A string hashed using the Secure Hash Algorithm. Please refer to the signature section in the API reference.	200			7cad05f0212ed933c9a5d5dfa31661acf2c827a
eci	Alpha	e-commerce indicator.	16		ECOMMERCE	
payment_option	Alpha	Payment option.	10		STCPAY	
fort_id	Numeric	The order's unique reference, returned by Amazon Payment Services.	20			149295435400084008
status	Numeric	A two-digit numeric value that indicates the status of the transaction.	2			Please refer to section statuses
token_name	Numeric	STCPay shared token name to perform the tokenized transaction. Currently customization of token name is not available for STCPAY.	100			
order_description	Alphanumeric	A description of the order.	150	#' / -: \$ Space		iPhone 12 Pro
customer_name	Alpha	The customer's name.	40	- \ / -: ; Space		John Smith
merchant_extra	Alphanumeric	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	999	; / -: ; @		JohnSmith

merchant_extra1	Alphanumeric	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - - ; ; @		JohnSmith
merchant_extra2	Alphanumeric	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - - ; ; @		JohnSmith
merchant_extra3	Alphanumeric	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - - ; ; @		JohnSmith
merchant_extra4	Alphanumeric	Extra data sent by merchant. Will be received and sent back as received. Will not be displayed in any report.	250	; / - - ; ; @		JohnSmith
phone_number	Alphanumeric	The customer's phone number. It will be returned if it is shared in request.	19			
settlement_reference	Alphanumeric	The merchant submits this unique value to Amazon Payment Services. The value is then passed to the acquiring bank and displayed to the merchant in the acquirer settlement file.	34	- _ .		

4.3.6 Sample response code

```
{
  "amount": "100",
  "response_code": "14000",
  "digital_wallet": "STCPAY",
  "signature":
  "828bac82741a2f90e6ecce7f18fb5143de243f62baeea1dd972a1ec1a6c1cae5",
  "merchant_identifier": "mVVJSDat",
  "access_code": "kRKLUDUbs5PRkHddAUZW",
  "payment_option": "STCPAY",
  "customer_ip": "93.95.204.106",
  "language": "en",
  "eci": "ECOMMERCE",
  "fort_id": "169996200000233183",
  "command": "PURCHASE",
  "response_message": "Success",
  "merchant_reference": "ji1owe1016",
  "customer_email": "velgowth@amazon.com",
  "token_name": "25",
  "currency": "SAR",
  "status": "14"
}
```

5 Issuing refunds

The refund functionality of the STC Pay API has been implemented to follow the same standards that we follow for all our other payment options. To see how the refund flow works for STC Pay, including required parameters and code samples, visit:

<https://paymentservices-reference.payfort.com/docs/api/build/index.html?php#refund-operation>.

6 Messages and Statuses

For a full list of response messages and status, please visit: <https://paymentservices-reference.payfort.com/docs/api/build/index.html#transactions-response-codes>