

## OP Online payment actions via eComm API

### Overview

This tutorial will help you understand how the OpOnlinePayment eComm API works and how to perform your first transaction through the eComm API with Verifone.

### Prerequisites

Before making a transaction, you need:

- A Verifone Sandbox account.
- [To obtain an API key.](#)
- The Payment Provider Contract ID associated with your OpOnlinePayment connection as part of your onboarding into [Verifone Central](#)

### Create a transaction

Make a POST request to `/transactions/op-online-payment` endpoint. Here is an example of a payload:

```
curl --location 'https://cst.test-gsc.vfims.com/oidc/api/v2/transactions/op-online-payment' \
--header 'Authorization: Basic [REPLACE_WITH_YOUR_CREDENTIALS]' \
--header 'Content-Type: application/json' \
--data '{
  "amount": 3,
  "payment_provider_contract": "[YOUR_PPC]",
  "currency_code": "EUR",
  "return_url": "https://[YOUR_SUCCESS_URL]",
  "reject_url": "https://[YOUR_SUCCESS_URL]",
  "cancel_url": "https://[YOUR_SUCCESS_URL]",
  "bank_id": "BankoEnablado",
  "language": "en",
  "merchant_reference": "1301"
}'
```

### Response example:

```
{
  "amount": 3,
  "status": "INITIATED",
  "id": "27b74438-6e38-4d7a-a064-aeb024177c28",
  "payment_url": "https://api.smn-sandbox.aws.op-palvelut.fi/customer/payment/multibank/direct/BankoEnablado/startPaymentConfirmation?paymentOperationId=18e51512-a2b8-4c4f-908e-d9c2cc19c8b5d33a3e35-11b4-4b7d-8762-4959f3eda5s4&paymentOperationValidation=Y1gGm5LcKnvs9Ge2TPGD6mkwFaAz86cRoUj40VzmIdM%3D",
  "processor": "OP_ONLINE_PAYMENT",
  "payment_product": "OP_ONLINE_PAYMENT"
}
```

For details about the API reference and the request fields, you can review the [Create Transaction API](#).

### Redirect the shopper to complete payment

Use the `payment_url` in the response to redirect the shopper to complete the payment.

## Handle the Success callback

When the shopper is returned to the `return_url` that you specified in the transaction API call, do a eComm-api transaction lookup to check the transaction status.

```
curl --location --request GET 'https://cst.test-gsc.vfims.com/oidc/api/v2/transaction/27b74438-6e38-4d7a-a064-aeb024177c28' \
--header 'Authorization: Basic [REPLACE_WITH_YOUR_CREDENTIALS]'
```

### Response example:

```
{
  "id": "27b74438-6e38-4d7a-a064-aeb024177c28",
  "amount": "0.03",
  "currency_code": "EUR",
  "created_at": "2024-04-10T14:08:04.307Z",
  "country_code": "FI",
  "shipping_information": {},
  "customer_details": {
    "language": "en",
    "billing": {},
    "shipping": {}
  },
  "status": "SALE SETTLED",
  "processor_reference": "b8e51512-a2b8-4c4f-908e-d9c2cc19c8b5",
  "cvv_present": false,
  "shopper_interaction": "ecommerce",
  "merchant_id": "230729",
  "payment_summary": {
    "captured_amount": "0.03"
  },
  "transaction_status": "SETTLED",
  "transaction_type": "SALE"
}
```

For details about the API reference and the request fields, you can review the [get transaction](#) API documentation.

## Refund a transaction

Make a POST request to `/transactions/[transaction-id]/refund` endpoint. Here is an example of a payload:

```
curl --location 'https://cst2.test-gsc.vfims.com/oidc/api/v2/transactions/8cf78a91-8307-46e3-bd75-0c9742cd945d/refund' \
--header 'x-vfi-api-idempotencyKey: ffdda80d-8f19-4fd2-817d-255345611386' \
--header 'Content-Type: application/json' \
--header 'Authorization: Basic [REPLACE_WITH_YOUR_CREDENTIALS]'' \
--data '{
  "amount": 1.00,
  "reason": "test op refund"
}'
```

**Response example:**

```
{
  "id": "e0b54800-3453-4162-948a-68bec217056c",
  "amount": 100,
  "created_at": "2024-04-11T11:54:14.913120155Z",
  "merchant_reference": "Ref-2024-04-11-13.51.15",
  "payment_product": "OP_ONLINE_PAYMENT",
  "payment_product_type": "OP Online Payment",
  "processor": "OP_ONLINE_PAYMENT",
  "processor_transaction_id": "1673ea06-114d-419d-80ea-5ef81a679514",
  "status": "REFUNDED",
  "reversal_status": "NONE",
  "cvv_result": "0"
}
```