

Crosspay API Documentation

Payments Redirect API for Cards, PayPal, Spaceremit, Lahza, PaySky, and USDT

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Base URL: <https://crosspayonline.com/api>

Integration model: Build a payment URL and redirect the customer to Crosspay's hosted payment page. After payment, Crosspay redirects back to your return_url with the result.

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Quick Start (Recommended: Lahza / PaySky)

1. Create a unique invoice_id (your Order ID).
2. Prepare inv_details JSON (items + info rows + customer name).
3. Build the request URL using createInvoiceByAccountLahza or createInvoiceByAccountPaySky.
4. Redirect the customer to the generated URL.
5. Handle return_url: read invoice_id, is_paid, transaction_id and update your order status.

```
https://crosspayonline.com/api/createInvoiceByAccountLahza?api_data=82e4b4fd3a16ad99229af9911ce8e6d2&invoice_id=ORDER-1001&apiKey=YOUR_API_KEY&total=10.00&currency=USD&inv_details=%7B...URL_ENCODED_JSON...%7D&return_url=https%3A%2F%2Fmerchant.com%2Fpayment%2Freturn&email=customer%40mail.com&mobail=0590000000&name=Customer%20Name
```

PaySky uses the same parameters and payment flow as Lahza; only the endpoint changes to:

```
https://crosspayonline.com/api/createInvoiceByAccountPaySky?api_data=82e4b4fd3a16ad99229af9911ce8e6d2&invoice_id=ORDER-1001&apiKey=YOUR_API_KEY&total=10.00&currency=USD&inv_details=%7B...URL_ENCODED_JSON...%7D&return_url=https%3A%2F%2Fmerchant.com%2Fpayment%2Freturn&email=customer%40mail.com&mobail=0590000000&name=Customer%20Name
```

Tip: inv_details must be URL-encoded because it is JSON passed inside the query string.

Common Parameters

All payment endpoints use the same query parameters. Only the endpoint path changes based on payment method.

Parameter	Type	Required	Example	Notes
api_data	string	Yes	82e4b4fd3a16ad99229af9911ce8e6d2	Static value provided by Crosspay.
invoice_id	string	Yes	ORDER-1001	Your invoice/order identifier. Returned back to you.
apiKey	string	Yes	YOUR_API_KEY	Merchant API key (keep server-side).

Parameter	Type	Required	Example	Notes
total	number	Yes	10.00	Total amount.
currency	string	Yes	USD	3-letter currency code.
inv_details	string(JSON)	Yes	{...}	Invoice details JSON string (URL-encoded).
return_url	url	Yes	https://merchant.com/payment/return	Customer is redirected back to this URL.
email	string	Optional	customer@mail.com	Customer email.
mobail	string	Optional	0590000000	Customer mobile number (parameter name is mobail).
name	string	Optional	Customer Name	Customer full name.

inv_details JSON Format

inv_details is a JSON object with these top-level keys:

- inv_items: array of invoice line items
- inv_info: array of key/value rows (VAT, Delivery, Discounts, etc.)
- user: customer information (currently userName)

Example inv_details JSON:

```
{
  "inv_items": [
    {
      "name": "Shopping from store",
      "quantity": "1.00",
      "unitPrice": "10.00",
      "totalPrice": "10.00",
      "currency": "USD"
    }
  ],
  "inv_info": [
    { "row_title": "Vat", "row_value": "0" },
    { "row_title": "Delevery", "row_value": "0" },
  ]
}
```

```

    { "row_title": "Promo Code", "row_value": 0 },
    { "row_title": "Discounts", "row_value": 0 }
  ],
  "user": {
    "userName": "Customer Name"
  }
}

```

Note: Field names such as quantity and Delivery are kept as-is to match the current API contract.

Endpoints

Note: PaySky uses the same request structure, parameters, and return flow as Lahza. Only the endpoint path is different.

Choose the endpoint based on the desired payment method. All endpoints are GET requests and perform a redirect to the hosted payment page.

Payment method	HTTP	Endpoint
Cards	GET	https://crosspayonline.com/api/createInvoiceByAccount
PayPal	GET	https://crosspayonline.com/api/createInvoiceByAccountPaypal
Spaceremit	GET	https://crosspayonline.com/api/createInvoiceByAccountSpaceremit
Lahza	GET	https://crosspayonline.com/api/createInvoiceByAccountLahza
USDT	GET	https://crosspayonline.com/api/createInvoiceByAccountUSDT
PaySky	GET	https://crosspayonline.com/api/createInvoiceByAccountPaySky

Important: There must be no spaces after /api/ in the endpoint URL (e.g., /api/createInvoice...).

Code Samples

PaySky code is identical to Lahza. To use PaySky, replace the base endpoint with <https://crosspayonline.com/api/createInvoiceByAccountPaySky>.

PHP (redirect customer):

```

<?php
$base = "https://crosspayonline.com/api/createInvoiceByAccountLahza";

$invDetails = [
  "inv_items" => [[
    "name" => "Order #1001",
    "quantity" => "1.00",
    "unitPrice" => "10.00",
    "totalPrice" => "10.00",
    "currency" => "USD"
  ]]
]

```

```

]],
"inv_info" => [
  ["row_title" => "Vat", "row_value" => "0"],
  ["row_title" => "Delevery", "row_value" => "0"],
],
"user" => ["userName" => "Customer Name"]
];

$params = [
  "api_data" => "82e4b4fd3a16ad99229af9911ce8e6d2",
  "invoice_id" => "ORDER-1001",
  "apiKey" => "YOUR_API_KEY",
  "total" => "10.00",
  "currency" => "USD",
  "inv_details" => json_encode($invDetails),
  "return_url" => "https://merchant.com/payment/return",
  "email" => "customer@mail.com",
  "mobail" => "0590000000",
  "name" => "Customer Name",
];

$url = $base . "?" . http_build_query($params);
header("Location: " . $url);
exit;

```

Node.js (Express redirect):

```

app.get("/pay", (req, res) => {
  const base = "https://crosspayonline.com/api/createInvoiceByAccountLahza";

  const invDetails = {
    inv_items: [{ name: "Order #1001", quantity: "1.00", unitPrice: "10.00", totalPrice: "10.00",
    currency: "USD" }],
    inv_info: [{ row_title: "Vat", row_value: "0" }, { row_title: "Delevery", row_value: "0" }],
    user: { userName: "Customer Name" }
  };

  const params = new URLSearchParams({
    api_data: "82e4b4fd3a16ad99229af9911ce8e6d2",
    invoice_id: "ORDER-1001",
    apiKey: "YOUR_API_KEY",
    total: "10.00",
    currency: "USD",
    inv_details: JSON.stringify(invDetails),
    return_url: "https://merchant.com/payment/return",
    email: "customer@mail.com",
    mobail: "0590000000",
    name: "Customer Name",
  });

  res.redirect(`${base}?${params.toString()}`);
});

```

Return URL Contract

After the customer completes (or cancels) the payment, Crosspay redirects the customer to your `return_url` with these parameters:

Parameter	Type	Values	Description
<code>invoice_id</code>	string	Any	Your invoice/order ID (same value you sent).
<code>is_paid</code>	int	1 or 0	1 = paid, 0 = unpaid.
<code>transaction_id</code>	string	Any	Payment transaction reference.

Example:

```
https://merchant.com/payment/return?invoice_id=ORDER-1001&is_paid=1&transaction_id=ABC123
```

Recommended handling:

- Verify `invoice_id` exists in your system.
- If `is_paid=1`, mark the order as Paid and store `transaction_id`.
- If `is_paid=0`, mark the order as Unpaid/Failed.

Security & Best Practices

- Keep `apiKey` on the server-side only. Do not expose it in client-side JavaScript.
- Always URL-encode `inv_details` and `return_url` (`http_build_query` / `URLSearchParams` handle this).
- Use HTTPS for your `return_url`.
- Log the full `return_url` query parameters for debugging (without logging sensitive user data).

Integrations & Plugins

Crosspay can be integrated in 3 common ways:

- WordPress / WooCommerce: payment gateway plugin that redirects to Crosspay and handles `return_url`.
- OpenCart: payment extension that redirects to Crosspay and handles `return_url`.
- Custom integration (any platform): your backend generates the URL using the API and redirects the customer.

Recommended approach for all platforms: implement the redirect from your backend (server-side) to keep `apiKey` secure.

Troubleshooting

Issue	How to fix
Payment page does not open	Check there are no spaces in the endpoint URL and that the query string is properly encoded.
inv_details breaks the URL	Make sure inv_details is JSON and URL-encoded (use http_build_query / URLSearchParams).
Return URL missing parameters	Ensure your return_url is reachable over HTTPS and does not block redirects.

Appendix: Changelog

Date	Change	Notes
2025-06	Initial Crosspay API draft	Original endpoints for Cards/PayPal/Spaceremit/Lahza/USDT.
2026-02	Docs improvements	Added Return URL parameters (invoice_id, is_paid, transaction_id) and removed spaces after /api/.
2026-03	Added PaySky endpoint	PaySky added with the same parameters and flow as Lahza using /api/createInvoiceByAccountPaySky.

Go-live Checklist

- Test a successful payment (is_paid=1) and confirm the order becomes Paid.
- Test a failed/unpaid flow (is_paid=0) and confirm the order becomes Unpaid/Failed.
- Confirm return_url is HTTPS and reachable from the public internet.
- Confirm there are no spaces in endpoint URLs (e.g., /api/createInvoice...).
- Confirm inv_details is URL-encoded (use http_build_query / URLSearchParams).