

Nerddy

WALLET API

About the API

Nerddy Wallet allows apps to easily and securely receive money from users. The wallet system allows users to link debit/cards to their accounts to check out quickly and to make automatic payments to services they subscribe to.

How the Wallet API System Works

- 1- A user makes a request on Nerddy through a query or an interaction that is interpreted and then sent to your server.
- 2- Your server sends a Wallet API request that contains authentication information, transaction information, and other required data such as user id.
- 3- Nerddy sends a payment request to the user (either normal type or notification type). A normal type wallet request is shown in Figure 1.
- 4- If user pays, Nerddy will send transaction information to the wallet action URL you specified for the app. Your server is then expected to handle the service/product delivery.

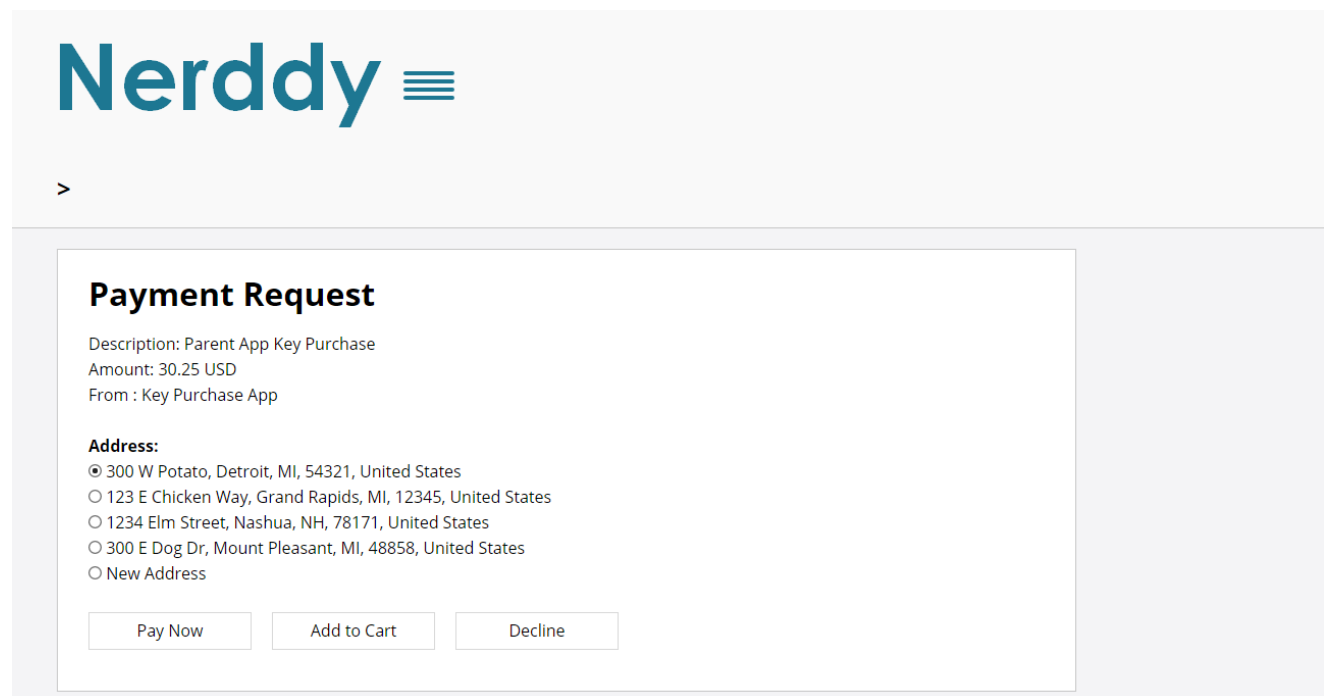


Figure 1: A Sample Normal Wallet Request

Notes and Basic Terms

- Please carefully review the wallet section in the developer manual for information on payment method selection and pay frequency.
- Developer payments are typically made on Net 15 or Net 30 basis depending on volume.
- Disputed amounts will be withheld until the dispute is resolved.
- For each dispute that you lose, a \$10 fee will be charged to your debit/credit card on file. For this reason, you are required to have at least one valid debit/credit card on file to qualify for permission to use the wallet API.
- All wallet earnings will be withheld for investigation if the disputes-to-transactions ratio is significantly high. You should not attempt to exploit the wallet API in violation of the terms of service.
- Proof of business registration may be required if you wish to increase the limit per request. No business registration is needed for payment requests that are smaller than \$30.
- You will not be notified if a user chooses to cancel a subscription except at the end of the original period. Notifications are sent to the subscription notification API URL you provided.

Important Commands

dev: set wallet action url for parentappid as http://www.example.com/api.php	Replace parentappid with the actual appid. This command will define the page where Nerddy will send confirmations after successful payments.
dev: set wallet subscription notify url for parentappid as http://www.example.com/subs.php	This command will define the page where Nerddy will send notifications for subscription start and termination.

Authentication

- Requires appid and accesskey.
- Requires platform granted permission to use the API.
- Amount must not exceed the limit allowed for the app
- If payment is specified as recurring, app must have system permission to receive recurring payments.

Limitations

- The default limit on amount is \$30 per transaction. To increase the limit, please contact the developer support and follow the required verification procedures. Minimum amount is \$1.
- Only USD is supported at this point. More currencies will be supported soon.
- Fees are 4.9% + 30 cents per transaction.
- An app should not send a payment request to a user without prior action from the user indicating interest in the item/service.
- A wallet request may either be normal type or notification type, but not both.

API URL

<http://www.nerddy.com/beta/wallet/v1>

Supported Methods

POST

Request Format

Here is a sample request body:

```
{"appid":"xxxx", "accesskey":"xxxx", "requestid":"xxxx", "userid":"xxxx", "itemid":"xxxx",  
"amount":"xxxx", "description":"xxxx", "notification":"x", "recurring":"x", "period":"xxx",  
"shippingaddress":"x", "shippingmethod":"FedEx Ground [10.00]; UPS Next Day [12.00];",  
"goodfor":"x"}
```

appid*	Your app's parent (global) app ID
accesskey*	Your parent app's access key
requestid*	A random integer (required for reference). Store a copy in your system.
userid*	The ID of the user (varchar)
itemid*	Itemid is a varchar that you associate with a service or item that you sell. It is effective in dispute resolution as it provides insight on similar sales you made to other users.
amount*	The amount in USD. Type: float. Must be within acceptable limits.
description*	A description that will be shown to the user. For best conversion, use a specific description rather than a general one.
notification	Can be 0 or 1. If notification is set to 1, the request will be sent as a notification type wallet request.
recurring	Can be 0 or 1. If recurring is set to 1, the user will be automatically charged the amount every recurringperiod starting from the day the transaction was paid. For recurring payments, the wallet will show "subscribe" instead of "pay now"
period	Subscription period in days.
shippingaddress	Can be 0 or 1. If shippingaddress is set to 1, the user will be asked to select or provide a shipping address.
shippingmethod	You may allow the user to select a shipping method. Enter the options separated by a semicolon as in the above example. Amount must be specified in square brackets after the text for each option. Amount will be added automatically to the total.
goodfor	Specify in minutes how long the quote/request is good for. Must be an integer greater than 1 and less than 10. If not specified, the request is good for an indefinite period.

*A value is required for the parameter for a successful wallet request.

Response Format

```
{ "appid": "xxxx", "vericode": "xxxx", "requestid": "xxxx",
  "userid": "xxxx", "amount": "xxxx", "shippingaddress": "address line 1; address line 2; city; state;
  zipcode; country;", "shippingmethod": "FedEx Ground [10.00]" }
```

appid	Your app's parent (global) app ID
vericode	The vericode generated for your app upon registration. Refer to the developer manual for how to know the vericode associated with your app. It's extremely important to check that the vericode matches the one on your records.
requestid	The integer you provided in the original request. It's important to check that it matches with the one on your records.
userid	The ID of the user (varchar)
amount	The transaction amount. This amount doesn't reflect the payment fees deducted. This amount is exactly the same as the amount in the request.
shippingaddress	The shipping address selected by the user (formatted).
shippingmethod	The shipping method selected by the user and the amount the user was charged for shipping.

Subscription Notification Format

```
{ "appid": "xxxx", "vericode": "xxxx", "subscriptionid": "xxxx", "userid": "xxxx", "notificationfor": "x",
  "amount": "xxx", "period": "x" }
```

subscriptionid	A varchar that identifies the subscription on our system
notificationfor	Can be "creation" or "intenttoterminate" or "termination" <i>Creation</i> indicates that a new subscription is created. <i>Intenttoterminate</i> means that the user will not renew the subscription. <i>Termination</i> means that the subscription has ended as of the day the request was sent and will not be renewed.
amount	The amount the user will be charged every period
period	Subscription period in days