

# (BANKCARDPAYMENT)

, : [API-merchant 2.0 \( \)](#) .

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- eshopId - IntellectMoney
- invoiceId -
- pan -
- expiredMonth - ,
- expiredYear - ,
- returnUrl - , 3DS-
- ipAddress - IP , .
- hash - , .

:

- eshopId = 453271 - IntellectMoney
- invoiceId = 3053551762 -
- pan = 5555555444444
- expiredMonth = 10
- expiredYear = 21
- returnUrl = 'https://sait.ru/return\_url.php'
- ipAddress = '127.0.0.1'
- hash = dHA6Ly9jcmwuZ2xvYmFsc2lnbi5jb20v3MvZ3Nkb21haW52YWxzaGEyZzluY3JsMIG

- PHP:

## bankcardpayment

```
<?php
$url = "https://api.intellectmoney.ru/merchant/bankcardpayment"; //Url    bankcardpayment
$cert_file = 'c://ertificate.pem'; //
$cert_password = 'password'; //

//
$secretKey = 'secret';
$eshopId = '453271';
$invoiceId = '3053551762';
$pan = '5555555444444';
$expiredMonth = '10';
$expiredYear = '21';
$returnUrl = 'https://sait.ru/return_url.php';
$ipAddress = '127.0.0.1';
$cardHolder = 'TEST';
$cvv = '123';

//
//eshopId::invoiceId::pan::cardHolder::expiredMonth::expiredYear::cvv::returnUrl::ipAddress::secretKey

//
$hash = md5($eshopId . '::' . $invoiceId . '::' . $pan . '::' . $cardHolder . '::' . $expiredMonth . '::' .
$expiredYear . '::' . $cvv . '::' . $returnUrl . '::' . $ipAddress . '::' . $secretKey);

//
$params = [
    'eshopId' => $eshopId,
    'invoiceId' => $invoiceId,
    'pan' => $pan,
    'cardHolder' => $cardHolder,
    'expiredMonth' => $expiredMonth,
    'expiredYear' => $expiredYear,
    'returnUrl' => $returnUrl,
    'ipAddress' => $ipAddress,
    'cvv' => $cvv,
    'hash' => $hash,
    'debugexception' => "true"
];

//
echo (curlRequest($url, $params));

//
function curlRequest($url, $data) {
    $queryString = http_build_query($data);
    $ch = curl_init();
    curl_setopt($ch, CURLOPT_SSL_VERIFYHOST, false);
    curl_setopt($ch, CURLOPT_SSL_VERIFYPEER, false);
    curl_setopt($ch, CURLOPT_URL, $url);
    curl_setopt($ch, CURLOPT_HEADER, false);
    curl_setopt($ch, CURLOPT_POST, true);
    curl_setopt($ch, CURLOPT_RETURNTRANSFER, true);
    curl_setopt($ch, CURLOPT_POSTFIELDS, $queryString);
    curl_setopt($ch, CURLOPT_SSLCERT, $cert_file);
    curl_setopt($ch, CURLOPT_SSLCERTPASSWD, $cert_password);
    $result = curl_exec($ch);
    curl_close($ch);
    return $result;
}
```