

Xinpay

API Documentation

V2.0.3

The Latest Version

request data is in key=value format.

Encryption instructions

The content in the request parameter is the value of the business parameter json after AES encryption;

The sign in the request parameters is spliced by all non-empty service parameters in ascii code order, and then spliced from end to end, and then through RSA SHA256 The value generated after encryption. (Separated by "," during the stitching process, it is necessary to judge the null value, and the null value does not participate in the splicing).)

Description of the encryption process for content:

Plaintext-> AES->BASE64

The plaintext is AES encrypted before being encoded with BASE64 bits

About the decryption process of the content

Ciphertext->BASE64-> AES

Decode the ciphertext to BASE64 before decrypting the AES

Refer to BASE64 plus decoding code as follows:

```
/** * Decrypt */  
  
public static String decodeStr(String pwd) {  
    Base64 base64 = new Base64();
```


The request address

Request address format: `https://Domain name/Request URL`

Domain name: `https://trx.xinpay.org/`

The interface address is as follows:

The interface type	Product code	The Request URL
Trade orders	For details, please refer to the Product Code Table	<code>rest/trade/payment/order</code> [httpClient Post submission, return json data, need to parse the jump.] <code>direct/trade/payment/order</code> [form submission (key=value format data), jump directly to the payment page]
Transaction Lookup		<code>rest/trade/query</code>
Place orders on your behalf		<code>rest/transfer/order</code>
Pay for the checklist		<code>rest/transfer/query</code>
Balance Inquiry		<code>rest/transfer/queryBalance</code>
Quick SMS Authentication Order Confirmation		<code>rest/trade/payment/paySms</code> Note: First request the [Transaction Order] interface to pre-place an order, and then request [Quick SMS Authentication Order Confirmation] to confirm the order.

content	Business parameter encryption values	R	The value of the service parameter AES after encryption is obtained after decryption
sign	signature	R	Business parameter non-null parameter values are sorted from smallest to largest according to ASCII code, rules: end-to-end signature key, intermediate parameters are separated by commas, see document encryption instructions for details

Note: The

content in the response data is decrypted as a service parameter;

Response parameters (example format):

```
{
  "merchantNo":"M000000002",
  "orderNo":"DJDDJ123456789",
  "productCode":"ONLINE",
  "tradeProfitType":"ReceivableProduct",
  "content":"nmVaSdV+UTSMZSuHnJEuotQMTqzWuQCYL
Wddiv1o9MqAh+pnIFbg0xSHx8OSdwk6UcsnR6Onq6d11PF77duE3MkfXZNO
meSMZkJLOH8iK8jOtyy+ GC0yqeD5MZlHXpxmelQo4R6H3l+mtoA+ab80l1po
Zr4s/loQQHmILU+z52TRqYPt7XxMcwbG8WLVaWDeVdHlBFV/J48YRIYjGUGz
a0v10ctTvszUUwJli4Ee85s=",
  "sign":"63a60055a8abf7f919641a255652eeb409e23b70347df1101f7e5c43745ce3be"
```


The transaction order interface service response parameters (the field of the order returned to the content are detailed) description

Parameter name	Parameter meaning	Required	Parameter description
responseCode	Return code	R	Request a response code, see the list of response codes for details
responseMessage	Returns the information	R	The return information is detailed in the corresponding information of the request parameter code
merchantNo	Merchant number	R	The merchant's unique identification in this payment system
serialNumber	Platform serial number	C	The platform serial number generated by the payment system after the order is successfully placed
orderNo	Merchant order number	C	The merchant order number that the merchant passes when placing the order
productCode	Product code	C	The product code that the merchant passes when placing an order
tradeProfitType	The type of business	C	The type of business that the merchant passes on when placing an order

Description of the business parameters of the transaction lookup interface

Parameter name	Parameter meaning	Required	Parameter description
merchantNo	Merchant number	R	The merchant's unique identification in this payment system
orderNo	Merchant order number	R	The merchant order number that the merchant passes when placing the order
productCode	Product code	R	The product code that the merchant passes when placing an order

Request parameter example:

Request message (example format):

```
{
  "merchantNo":"M000000098",
  "orderNo":"ORDER2019122416030527CNM",
  "productCode":"QUICKPAY",
  "bankCardType":"DEBIT",
  "tradeProfitType":"ReceivableProduct",
  "content":"UZ6xN3YVwiT7GxV0TzEVX8PFkzleOkKpOrlWj0M6O5Mzd2EhWaT27sf4n
uTLRnIFi6UXZtH37rywFdfepN7cODldeQO5TvpB1qdYRWJJpceBvDWP6INtRwE8t9 DSf/ sU",
  "sign":"A8ACF7CFD343FBBE5D47EB2C12E81B9EE8A659641688EC17F6118E97C 19CBC5C"
}
```

Content plaintext (example format):

```
{
  "orderNo":"ORDER2019122416030527CNM",
  "productCode":"QUICKPAY",
  "merchantNo":"M000000098"
}
```

sign plaintext (example format):

Key,merchantNo=M000000098,orderNo=ORDER2019122416030527CNM,productCode=QUICKPAY,Key

Description of the service response parameters of the transaction lookup interface

Parameter name	Parameter meaning	Required	Parameter description
responseCode	Return code	R	Request a response code, see the list of response codes for details
responseMessage	Returns the information	R	The return information is detailed in the corresponding information of the request parameter code
merchantNo	Merchant number	R	The merchant's unique identification in this payment system
serialNumber	Platform serial number	C	The platform serial number generated by the payment system after the order is successfully placed
orderStatus	Order status	C	The status of the order on this payment platform (SUCCESS successful).
orderAmount	The order amount	C	The amount submitted when the order was initiated
orderNo	Merchant order number	C	The merchant order number that the merchant places the order
productCode	Product code	C	The product code that the merchant passes when placing an order
tradeProfitType	The type of	C	The type of business that the merchant

Description of the service parameters of the interface for ordering on behalf of the payment

Parameter name	Parameter meaning	Required	Parameter description
merchantNo	Merchant number	R	The merchant's unique identification in this payment system
orderAmount	The order amount	R	The minimum order amount is 0.01, accurate to two decimal places, in units: yuan
orderNo	Merchant order number	R	Merchant system custom order number (order number cannot be duplicated, otherwise it will be rejected).
bankCode	Bank code	O	For bank codes, see Bank Code Table
bankBusinessType	The type of payment	R	Payment type (public to public, private: PRIVATE)
accountName	Recipient's name	R	The name of the beneficiary must be the same as when the bank opened the account
accountNo	Recipient card number	R	Recipient card number
productCode	Product code	R	Platform product code, for details, see product code parameter table
tradeProfitType	The type of business	R	For more information about the platform service type, see The service type parameter table
bankName	Bank name	O	The name of the bank to which the card belongs
bankSymbol	The interline	C	Required when paying on behalf of

	number		the public
bankProv	province	C	The province to which the payment bank card belongs must be passed on when paying on behalf of the public
bankCity	city	C	The city to which the bank card belongs, it must be passed on when paying on behalf of the public
bankBranch	Branch	C	The information of the bank card branch on behalf of the payment must be passed on when paying on behalf of the official
description	Withdrawal description	O	Withdrawal description
idCard	Social security number	O	identity card
serverCallbackUrl	Asynchronous notification address	O	Asynchronous notification address

Request parameter example:

Request message (example format):

```
{
  "merchantNo":"M000000098",
  "orderNo":"REMIT20190801004520166361",
  "tradeProfitType":"PayProduct",
  "productCode":"PAYAPI_PRIVATE",
  "bankBusinessType":"PRIVATE"

  "content":"1QPnUfLHaksCz7kQR+2gZyryLaI9M3WRo0582j1KIlzOhxgafEvEW/3fR+
  OrGFbrmqSNqHjuF6GLmtIEQu45TXA5fhbhZTmx8WWJU8T42at7oBgQVNx59qXjJY
```


Description of the service response parameters of the order interface on behalf of the payment

Parameter name	Parameter meaning	Required	Parameter description
responseCode	Return code	R	Request a response code, see the list of response codes for details
responseMessage	Returns the information	R	The return information is detailed in the corresponding information of the request parameter code
serialNumber	Platform serial number	C	The platform serial number generated by the payment system after the order is successfully placed
merchantNo	Merchant number	C	The merchant's unique identification in this payment system
orderNo	Merchant order number	C	The merchant order number that the merchant passes when placing the order
productCode	Product code	C	The product code that the merchant passes when placing an order
tradeProfitType	The type of business	C	The type of business that the merchant passes on when placing an order

Request parameters of the checklist interface on Payout Check Status

Parameter name	Parameter meaning	Required	Parameter description
merchantNo	Merchant number	R	The merchant's unique identification in this payment system
orderNo	Merchant order number	R	The merchant order number that the merchant passes when placing the order
productCode	Product code	R	The product code that the merchant passes when placing an order

Request parameter example:

Request message (example format):

```
{
  "merchantNo":"M0000000098",
  "orderNo":"REMIT20190801004520166361",
  "productCode":"PAYAPI_PRIVATE",
  "tradeProfitType":"PayProduct",
  "content":"PLolNMLg9bziY+L1M43JygwYDUJ0kWEsEKutpY/4WJtftiO9YelX69LnB6
  BxcxjnBBdAorHpsQbfW75aINKJ1nWyczEWrSMjpLN2h1xCtsBfK7Xnkmy/QLPRPA  YX6mkt== ",
  "sign":"8BED52EED37B51F16518FE27B2E9C7458AD1FD3C49E6A0E99DC2ED7D 8DB90983"
}
```

Content plaintext (example format):

```
{
  "orderNo":"REMIT20190801004520166361",
  "productCode":"PAYAPI_PRIVATE",
  "merchantNo":"M0000000098"
}
```

sign plaintext (example format):

Key,merchantNo=M000000098,orderNo=REMIT20190801004520166361,productCode=

PAYAPI_PRIVATE,Key

Response parameters of the checklist interface on Payout check status

Parameter name	Parameter meaning	Required	Parameter description
responseCode	Return code	R	Request a response code, see the list of response codes for details
responseMessage	Returns the information	R	The return information is detailed in the corresponding information of the request parameter code
merchantNo	Merchant number	R	The merchant's unique identification in this payment system
serialNumber	Platform serial number	C	The platform serial number generated by the payment system after the order is successfully placed
orderStatus	Order status	C	The status of the order on this payment platform (SUCCESS successful).
orderAmount	The order amount	C	The amount submitted when the order was initiated
orderNo	Merchant order number	C	The merchant order number that the merchant places the order
productCode	Product code	C	The product code that the merchant passes when placing an order
tradeProfitType	The type of business	C	The type of business that the merchant passes an order

Balance query interface business parameters description

Note: When querying the Parameter name	Parameter meaning	Required	Parameter description
merchantNo	Merchant number	R	The merchant's unique identification in this payment system
orderNo	Merchant order number	R	The merchant order number that the merchant passes when placing the order
productCode	Product code	R	The product code that the merchant passes when placing an order
tradeProfitType	The type of business	R	The type of business that the merchant passes on when placing an order

Response parameters of the balance query interface

Parameter name	Parameter meaning	Required	Parameter description
responseCode	Return code	R	Request a response code, see the list of response codes for details
responseMessage	Returns the information	R	The return information is detailed in the corresponding information of the request parameter code
merchantNo	Merchant number	R	The merchant's unique identification in this payment system
balance	Available balance	C	Available balance
frozenBalance	Freeze amount	C	Freeze amount
unSettleBalance	Amount to be settled	C	Amount to be settled

Transaction asynchronous notification business parameter description

Parameter name	Parameter meaning	Required	Parameter description
serialNumber	Platform serial number	R	The platform serial number generated by the payment system after the order is successfully placed
orderStatus	Order status	R	The status of the order on this payment platform (SUCCESS successful).
orderAmount	The order amount	R	The amount submitted when the order was initiated
createDate	Order creation time	R	The time the order is placed in the payment platform
finishDate	Order completion time	R	The time when the order is completed on this payment platform
goodsName	The product name	R	The product name
bankCardType	Card type	R	Debit cards, credit cards, B2C
merchantNo	Merchant number	R	The merchant's unique identification in this payment system
orderNo	Merchant order number	R	The merchant order number that the merchant passes when placing the order
productCode	Product code	R	The product code that the merchant passes when placing an order

Quick SMS authentication payment order interface service parameters description

Parameter name	Parameter meaning	Required	Parameter description
merchantNo	Merchant number	R	The merchant's unique identification in this payment system
orderNo	Merchant order number	R	Merchant system custom order number (consistent with the request transaction order interface).
productCode	Product code	R	Platform product code, for details, see product code parameter table
tradeProfitType	The type of business	R	For more information about the platform service type, see The service type parameter table
smsKey	Dynamic SMS link code	R	The correlation code returned by the interface
authCode	Mobile phone verification code	R	The verification code received by the mobile phone

Quick SMS authentication payment order interface service response parameters description

Parameter name	Parameter meaning	Required	Parameter description
responseCode	Return code	R	Request a response code, see the list of response codes for details
responseMessage	Returns the information	R	The return information is detailed in the corresponding information of the request parameter code
serialNumber	Platform serial number	C	The platform serial number generated by the payment system after the order is successfully placed
merchantNo	Merchant number	C	The merchant's unique identification in this payment system
orderNo	Merchant order number	C	The merchant order number that the merchant passes when placing the order
productCode	Product code	C	The product code that the merchant passes when placing an order
tradeProfitType	The type of business	C	The type of business that the merchant passes on when placing an order
redirectUrl	Jump links	R	Payment jump link

Order status table

CESS representative, and the rest are pending payment

Status code	Status description
INIT	Pending
DOING	processing
SUCCESS	succeed
FAILED	fail
BACK	return

PAYAPI_PRIVATE	API pays for private
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List of bank codes

Bank code	Bank name
ICBC	Industrial and Commercial Bank of China
ABC	Abc
CCB	China Construction Bank
CMBCHINA	China Merchants Bank
DONGGUANBANK	Bank of Dongguan
SDB	Shenzhen Development Bank
BCCB	Bank of Beijing
ECITIC	China CITIC Bank
CEB	Everbright Bank
BOCO	Bank of Communications
BOC	Bank of China
HXB	Huaxia Bank
POST	Postal Savings Bank of China
SPDB	Shanghai Pudong Development Bank
SHB	Bank of Shanghai
CMBC	Minsheng Bank
CGB	Guangfa Bank
CIB	Societe Generale
PAB	Ping An Bank
HZB	Bank of Hangzhou

NBCB	Bank of Ningbo
BSB	Baoshang Bank
JSBCHINA	Bank of Jiangsu
GDNYBANK	Guangdong Nanyue
GZCB	Bank of Guangzhou
CRBANK	Zhuhai China Resources
CZBANK	Zheshang Bank
HAINANBANK	Hainan Rural Credit Union
BRCB	Beijing Rural Commercial Bank
DBS	DBS Bank
CZBANK	Zheshang Bank
JJCCB	Jiujiang Bank
NJCB	Bank of Nanjing
SCB	Siam Commercial Bank) is a Thai merchant bank
BAAC	Bank for Agriculture and Agricultural Cooperatives
BAY	Bank of Ayudhya
BBL	Bangkok Bank
CIMB	Commerce International Merchant Bank
CITI	Citibank
DB	Deutsche Bank AG .)
GHB	Government Housing Bank
GSB	Government Saving Bank
HSBC	The Hongkong and Shanghai Banking Corporation
ISBT	Iowa State Bank and Trust Company
KBANK	Kasikorn Bank .
KK	Kiatnakin Bank

KTB	Krung Thai Bank
LHBANK	Land and Houses Bank
MHCB	Mizuho Corporate Bank
SCBT	Standard chartered Bank
SMBC	Sumitomo Mitsui Banking Corporation
TBANK	Thanachartbank
TCRB	Thai Credit Retail Bank
TMB	TMB Bank Public Company Limited
TSCO	TISCO Bank Public Company Limited
UOB	(United Overseas Bank (Thai) Public Company Limited
3283	Japan Post Bank
3284	Okinawa Kaiho Bank
3285	Minami Nippon Bank
3286	Miyazaki Taiyo Bank
3287	Howa Bank
3288	Kumamoto Bank
3289	Nagasaki Bank
3290	Saga Kyoei Bank
3291	Fukuoka Chuo Bank
3292	Kochi Bank
3293	Ehime Bank
3294	Kagawa Bank
3295	Tokushima Bank
3296	Saikyo Bank
3297	Momiji Bank
3298	Tomato Bank

3299	Shimane Bank
3300	Minato Bank
3301	Taisho Bank
3302	Daisan Bank
3303	Chukyo Bank
3304	Nagoya Bank
3305	Aichi Bank
3306	Shizuoka Chuo Bank
3307	Fukuho Bank
3308	First Bank of Toyama
3309	Nagano Bank
3310	Taiko Bank
3311	Kanagawa Bank
3312	Tokyo Star Bank
3313	Higashi-Nippon Bank
3314	Keiyo Bank
3315	Tochigi Bank
3316	Towa Bank
3317	Daito Bank
3318	Fukushima Bank
3319	Sendai Bank
3320	Kita-Nippon Bank
3321	Kirayaka Bank
3322	North Pacific Bank
3323	SBJ Bank
3324	Deutsche Bank

3325	The Hongkong and Shanghai Banking Corporation Limited
3326	Bank of America Corporation
3327	JPMorgan Chase Bank
3328	Citibank
3329	Aozora Bank
3330	Shinsei Bank
3331	Kitakyushu Bank
3332	Nishi Nihon City Bank
3333	Okinawa Bank
3334	Ryukyu Bank
3335	Kagoshima Bank
3336	Miyazaki Bank
3337	Oita Bank
3338	Higo Bank
3339	Shinwa Bank
3340	Jyuhachi Bank
3341	Saga Bank
3342	Chikubo Bank
3343	Fukuoka Bank
3344	Shikoku Bank
3345	Iyo Bank
3346	Hyaku Jyushi Bank
3347	Awa Bank
3348	Yamaguchi Bank
3349	Hiroshima Bank
3350	China Bank

3351	Sanin Goudou Bank
3352	Tottori Bank
3353	Tajima Bank
3354	Kiyou Bank
3355	Nanto Bank
3356	Ikeda Senshu Bank
3357	Kansai Mirai Bank
3358	Kyoto Bank
3359	Shiga Bank
3360	Hyakugo banks
3361	Mie Bank
3362	Juroku banks
3363	Oogaki Kyoritsu Bank
3364	Shimizu Bank
3365	Suruga Bank
3366	Shizuoka Bank
3367	Fukui Bank
3368	Hokkoku Bank
3369	Toyama Bank
3370	Hokuriku Bank
3371	Hachijuni banks
3372	Yamanashi Chuo Bank
3373	Hokuetsu Bank
3374	Daishi Bank
3375	Yokohama Bank
3376	Kiraboshi Bank

3377	Chiba Kogyo Bank
3378	Chiba Bank
3379	Musashino Bank
3380	Tsukuba Bank
3381	Jouyou Bank
3382	Ashikaga Bank
3383	Gunma Bank
3384	Touhou Bank
3385	77 Bank
3386	Tohoku Bank
3387	Iwate Bank
3388	Yamagata Bank
3389	Shonai Bank
3390	Hokuto Bank
3391	Akita Bank
3392	Michinoku Bank
3393	Aomori Bank
3394	Hokkaido Bank
3395	Lawson Bank
3396	Daiwa Next Bank
3397	Aeon Bank
3398	Jibun Bank
3399	Sumishin SBI Net Bank
3400	Rakuten Bank
3401	Sony Bank
3402	Seven Bank

3403	PayPay Bank (The Japan Net Bank)
3404	Saitama Resona Bank
3405	Resona Bank
3406	Sumitomo Mitsui Banking Corporation
3407	Mitsubishi UFJ Bank
3408	Mizuho Bank
3540	The Oita Mirai Shinkin Bank
3541	The Hiroshima Shinkin Bank
3862	Abashiri Shinkin bank
3863	Abukuma Shinkin bank
3864	Aichi Doctor's Credit Cooperative
3865	Aichi Shinkin bank
3866	Aichi Shogin
3867	Amagasaki Shinkin Bank
3868	Kyoto Chuo Shinkin Bank
3869	Mitsubishi UFJ Trust and Banking Corporation
3870	SMBC Trust Bank Ltd.
3871	Tama Shinkin bank
3872	The Kyoto Shinkin Bank
3975	Osaka Shinkin Bank
VTB (CTG)	VietinBank
STB	Sacombank (Saigon Thuong Tin Commercial Joint Stock Bank)
TCB	Techcombank
BIDV	Bank for Investment and Development of Vietnam
ACB	Asia Commercial Bank
VCB	Vietcombank

MBB	Military Commercial Joint Stock Bank
VPB	Vietnam Prosperity Bank
SHB	Sai Gon – Hanoi Commercial Joint Stock Bank
ABB	An Binh Commercial Joint Stock Bank
AGB	Vietnam Bank for Agriculture and Rural Development
SCB	Sai Gon Joint Stock Commercial Bank
EIB	Eximbank
DAB	DongABank (DongA Joint Stock Commercial Bank)
GPB	GPBank (Global Petro Commercial Joint Stock Bank)
PGB	PG Bank(Petrolimex Group Commercial Joint Stock Bank)
OCB	OceanBank (Ocean Commercial Joint Stock Bank)
NAB	NAMBANK (Nam A Commercial Joint Stock Bank)
TPB	Tien Phong C-ommercial Joint Stock Bank
HDB	Ho Chi Minh Development Joint Stock Commercial Bank)
VAB	Vietnam – Asia Commercial Joint Stock Bank