



XINPAY

API DOCUMENT

History Of Document Revision

Version	Date	Description	The Document Owner
V2.0.1	2020.08.27	Unified acquiring products	
V2.0.2	2020.09.14	Added codes for supporting banks	
V2.0.3	2022.4.12	Added codes of Vietnam support banks	
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This document specifies the message interface used in the pay-in/ pay-out transactions of mobile payment products between merchants and payment platforms, including transaction message elements, message formats, and related instructions.

Applicable to all merchants accessing the payment platform

Specification Description

Communication Protocols

All interface network communication uses the HTTPS protocol.

Request Method

All requests are initiated using the POST method.

Character encoding

BOTH HTTP communication and message BASE64 encoding use the UTF-8 characters set encoding format.

Format Description

Symbol	Description
R	The element must appear in the message (Required)
O	Optional in messages
C	The element appears in the message under certain conditions (Conditional)

Description of the Message Specification

1. The message specification is described only for transaction request data.
2. The content requested in the message specification is the plaintext content of the “RequestData” value in the Https request message.
3. Message specifications are request messages and response messages. The request message is described by the initiator and the response message is responded to by the receiver of the message.

Parameter Description

Request parameters and response parameters are transmitted in “JSON” data format; when the request address is the form submission address, the 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();
        byte[] debytes = base64.decodeBase64(new String(pwd). getBytes());
        return new String(debytes);
    }
    /**Encryption*/
    public static String encodeStr(String pwd) {
        Base64 base64 = new Base64();
        byte[] enbytes = base64.encodeBase64Chunked(pwd.getBytes());
        return new String(enbytes);
    }
```

}

Verify The Process

After receiving the request, the server first decrypts the content in RequestData, and then signs the decrypted data according to the encryption rules. The signed value is compared to the sign in RequestData. If the comparison is passed, it is regarded as a legitimate request.

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
Submit Order	For details, please refer to the Product Code Table	rest/trade/payment/order [HTTPCLIENT POST submission, return JSON data, redirect to the payment page]
Query Order		rest/trade/query
Submit Payout		rest/transfer/order
Query Payout		rest/transfer/query
Balance Inquiry		rest/transfer/queryBalance

Description of the Request Parameter of Order

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 (order number cannot be duplicated, otherwise it will be rejected).
tradeProfitType	The type of business	R	The platform service type. Please refer to the <i>tradeProfitType</i> at Appendix.
productCode	Product code	R	Platform product code. Please refer to the <i>product code</i> at Appendix.
bankBusinessType	The bank type	C	If <i>product code</i> is ONLINE , please insert this parameter as B2C.
bankCardType	Card type	C	If <i>product code</i> is QUICKPAY , please insert this parameter as (CREDIT: credit card; DEBIT: debit card)
content	Business parameter encryption values	R	For the values of the service parameters after AES encryption. Please refer to the <i>encryption instructions</i> for the generation rules.
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. Please refer to the <i>encryption instructions</i> for details.

Example of Request Parameter:

```
{
  "merchantNo":"M000000002",
  "orderNo":"DJJDJ123456789",
  "tradeProfitType":"ReceivableProduct",
  "productCode":"ONLINE",
  "bankBusinessType":"B2C",
  "bankCardType": "",
  "content":
  "cYtOFgCoFaZVIdISkqQXxsbZKNdGvNBgMHBw9dWA12Xm0XLf77n
  XK60uUuk4Qoth2bqgbEAGniNUy4t0a3uSKOvDzuJA52PDJHWBqO3S
  DMHwSA7Ys/2P21g/xG2qRLNmdprmUoEWdXPI8DSVuKHmhZg2ackow
  GoA+
  02N8IRXzwO6v5SJYgBs7MROxCQ1waefGpuqBaeb3TKkt8vQWy7zuqxT
  b4DI/ztlcMwhIMjbSEwvjVXwLemgVfZHpLPnB+WEPyfOwGwb+
  FcbiTHJi5jWXOkCDCjI6Gk3rthWWDdG7MmNYeXkgcbJePTM6PAIEEO
  oUNTyVOp9K2UJMYos2WmR4ogemVCqK3YKXdSv1pT3d8e9Ka/G5T4
  ZM9ge579nMgaNjwpbEMD11KzaBDxNeTXUw+fDQP56B3G6CCEuWrA
  N+ 8YmCxM2V4ezYFG9L7jlqG",
  "sign":"1af9005f4304af58228e660bfb6481bf6f5035ab7c195c6d07d76a4
  72c20cd65"
}
```

aesKey : ABCEDFGabcdefg12345678==

Example of Content in form of plain text:

```
{  
  "bankCode":"CCB",  
  "orderNo":"DJDJDJ123456789",  
  "bankCardType": "",  
  "bankBusinessType":"B2C",  
  "bankName": "",  
  "productCode":"ONLINE",  
  "orderAmount":"100.00",  
  "tradeProfitType":"ReceivableProduct",  
  "pageCallbackUrl":"http://test.domain.com/a.jsp",  
  "serverCallbackUrl":"http://test.domain.com/a.jsp",  
  "goodsName":"goods",  
  "merchantNo":"M000000002"  
}
```

Example of Sign in form of plain text:

```
ABCEDFGabcdefg12345678==, bankBusinessType=B2C,bankCode  
=CCB,goodsName=goods,merchantNo=M000000002,orderAmount=100.00,  
orderNo=DJZIBI200902013858,pageCallbackUrl=http://test.domain.com/a.j  
sp,productCode=ONLINE,  
serverCallbackUrl=http://test.domain.com/a.jsp,tradeProfitType=Receivable  
Product,ABCEDFGabcdefg12345678==
```

Description of the Response Parameter of Order

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 (order number cannot be duplicated, otherwise it will be rejected).
tradeProfitType	The type of business	R	The platform service type. Please refer to the <i>tradeProfitType</i> at Appendix.
productCode	Product code	R	Platform product code. Please refer to the <i>product code</i> at Appendix.
bankBusinessType	The bank type	C	If <i>product code</i> is ONLINE , please insert this parameter as B2C.
bankCardType	Card type	C	If the product code is QUICKPAY , please insert this parameter as (CREDIT: credit card; DEBIT: debit card)
content	Business parameter encryption values	R	For the values of the service parameters after AES encryption. Please refer to the <i>encryption instructions</i> for the generation rules.
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. Please refer to the <i>encryption instructions</i> for details.

Example of Response parameter with Ciphertext of Content:

```
{
  "merchantNo":"M000000002",
  "orderNo":"DJJDJ123456789",
  "productCode":"ONLINE",
  "tradeProfitType":"ReceivableProduct",
  "content":"nmVaSdV+UTSMZSuHnJEuotQMTqzWuQCYL
Wddiv1o9MqAh+pnlFbg0xSHx8OSdwk6UcsnR6Onq6d11PF77duE3MkfX
ZNO      meSMZkJLOH8iK8jOtyy+
GC0yqeD5MZIHxpxmeIQo4R6H3l+mtoA+ab8011po
Zr4s/IoQQHmILU+z52TRqYPt7XxMcwbG8WLVaWDeVdHIBfV/J48
YRIYjGUGz      a0v10ctTvszUUwJii4Ee85s=",
  "sign":"63a60055a8abf7f919641a255652eeb409e23b70347df1101f7e5c
43745ce3be"
}
```

The example for plaintext of Content:

```
{
  "merchantNo":"M000000098",
  "orderNo":"REMIT20190801005824264027",
  "productCode":"PAY_PRIVATE",
  "responseCode":"0000",
  "responseMessage":"0000",
  "serialNumber":"P0719080100000004"
}
```

Example of plain text should be checked for data verification:

```
key,merchantNo=M000000098,orderNo=REMIT2019080100582426402
7,productCode=PAY_PRIVATE,responseCode=0000,responseMessage=000
0,serialNumber=P0719080100000004,key
```

Description of the Content Parameter

Request Parameter of Content

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 (order number cannot be duplicated, otherwise it will be rejected).
productCode	Product code	R	Platform product code. Please refer to the Product Code at Appendix.
tradeProfitType	The type of business	R	Please refer to the Trade Profit Type at Appendix.
orderAmount	The order amount	R	The minimum order amount is 0.01, accurate to two decimal places, in units: yuan
serverCallbackUrl	Asynchronous notification address	R	Callback notification address
goodsName	The product name	R	The product name
bankBusinessType	The bank type	C	If product code is ONLINE , please insert this parameter as B2C.
bankCode	Bank code	C	If the product code is ONLINE , please refer to the document "Supported Bank List" at our merchant backend.
bankCardType	Card type	C	If the product code is QUICKPAY , please insert this parameter as (CREDIT: credit card; DEBIT: debit card)
pageCallbackUrl	Page notification address	O	Page notification address
orderIp	Order Initiation IP	O	Order IP
userId	Merchant user ID	O	Merchant user ID
bankAccountNo	Account	O	Bank account number of the bank

bankAccountName	Account opening name	O	Cardholder's name
mobileNo	Mobile phone number	O	Mobile phone number information
idCard	Social security number	O	Identity card information

Example of Request parameter

Example format of Request Parameter

```
{
  "merchantNo":"M000000098",
  "orderNo":"ORDER2019122416030527CNM",
  "tradeProfitType":"ReceivableProduct"
  "productCode":"ONLINE",
  "bankBusinessType":"B2C",
  "bankCardType":"DEBIT",
  "content":"xWGdJujoEp2y6y816a7Cayl1spGfLeaXh2qxSwFYCBC2nC
aY6
yMPRj+f7KNLSM5qZEc9uOY9o6hTDUurjZcQyiTdUhRZncFrikhooHV
sgTa4 MDur9X1GrAPPGOobU3ajMJ/
S1lZgjVc6UIVIR1Aqo7KbotLtRspNhNrliBsL
6zMsUl+11Rak1RAWVzWJj8hKhsVcYzHCWdeMebLnAQIfVSl6anE
uEDm
bfy9jJkaHS4XmsS6NUSKXUhNx/EN/TO1XxwCtZ2UvsaO0cDnZYgz
uXDG
07X+5LJjpSR4Y8OdhHGTW1XG1aQEXP4A+3F8ayxJcraNJ0S3AsslA
jVQ
6X2fga+QOf5hwIQJyZJIYB5ArjctBrqiMLPs0npXay314QfrpkUJ05KU
ZpE PivH/
nQoBqUD1X0s1KvWP5Rnc6oL3GhdtET9QWoaAYOVBwBqe62ksD
P3zkaRTHCsR2JwChKzk4tsAlfwyu5Rxcg9vd5cmys1VpJfFVKbvrU5At
rdc DgTFUm",
  "sign":"bb4d5cf1852953f3325df722393200b510a132b8c99c6fe909df4a
a1fb9 e41d5",
}
```


Example plain text of Content:

```
{
  "bankCode":"CCB",
  "orderAmount":"500.00",
  "orderNo":"ORDER2019122416030527CNM",
  "productCode":"ONLINE",
  "tradeProfitType":"ReceivableProduct",
  "serverCallbackUrl":"http://localhost:8081/gateway/reclback.action",
  "bankCardType":"DEBIT",
  "orderIp":"192.168.1.1",
  "bankBusinessType":"B2C",
  "goodsName":"abc",
  "userId":"abc123",
  "merchantNo":"M0000000098",
  "pageCallbackUrl":"http://localhost:8081/gateway/pageCallback.action",
  "bankAccountNo":"6226456***1314",
  "bankAccountName": "Zhang San",
  "mobileNo":"138*****264",
  "idCard":"010*****x"
}
```

Example format plain text of Sign:

Key,bankBusinessType=B2C,bankCardType=DEBIT,bankCode=CCB,goodsName=abc,merchantNo=M0000000098,orderAmount=500.00,orderIp=192.168.1.1 ,orderNo=ORDER2019122416030527CNM,productCode=ONLINE,serverCallbackUrl=,tradeProfitType=ReceivableProduct,userId=abc123 ,key

Response Parameters of content

Parameter Name	Parameter Meaning	Required	Parameter Description
responseCode	Return code	R	Request a response code. Please refer to the <i>response codes</i> at Appendix.
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	Please refer to the <i>Product Code</i> at Appendix.
tradeProfitType	The type of business	C	Please refer to the <i>Trade Profit Type</i> at Appendix.
payUrl	Payment link	C	<p>Payment link Format: http://**.***** or When the product is a card-to-card API, the returned data format is JSON and the field is</p> <p>BankName PayAmount BankAccount BankType msg example: {"msg": "Get order successful", "BankName": "Zhang San", "PayAmount": "4620.00",</p>

			"BankAccount": "62123407", "BankType": "Bank of Communications"} or When the product is quick SMS authentication, the dynamic SMS association code (smsKey) is returned Request with this code (Fast SMS Authentication Payment Interface).
qrCodeUrl	QR code link	C	QR code link

Example of Response parameter with Ciphertext of Content:

```

{
  "merchantNo": "M000000098",
  "orderNo": "ORDER2019122416030527CNM",
  "tradeProfitType": "ReceivableProduct"
  "productCode": "ONLINE",
  "bankBusinessType": "B2C",
  "bankCardType": "DEBIT",
  "content": "xK8Z/f23HXt8XHflEqghWIB1qFpI7qc3obTK8B5JNcpCruH
oeH+NWe5sw
+++NvYI/FM6BbXKNp5NEHJOdZd9EPsvvQMRWPKNoFrlNpAHYf
7u1A10pwq5eFF
2gogdMUasZ6Z+PiExX8nEkOswd4brD3+2Rv05619/NFLBHQamkI1ULdpy
/nauX4s3
L01KKgfd2idiZhWTH+GQ5GofS67IjB7NE8Szm3kuyZmjg8184+Po1
Qhic7+9zr+xb
XTVxw7R8qfunW00RsdPAuNsK1OoXOElt6ZpsQZODnrimZoJN65vYawJ
PeDd3FFx
mGz5L1OTI5C92vOY9O1uHiPFde4fu4UoSxVUww2jC7IvGo+ltxiodb
DXo/EP56y8YK c8YQ+UIK7p8GjU6qy/
NzZwXJ39H/eDpFmDaPcDCui4Ps0npXay314QfrpkUJ05KU

```

```

ZpEPivH/nQoBqUD1X0s1KvWP5Rnc6oL3GhdtET9QWoaAYOVbWb
qe62ksD
P3zkaRTHCsR2JwChKzk4tsAlfwyu5Rxg9vd5cmys1VpJfFVKbvrU5Atrd",
  "sign":"bb4d5cf1852953f3325df722393200b510a132b8c99c6fe909df4a
a1fb9      e41d5",
}

```

The example for plaintext of Content:

```

{
  "merchantNo":"M000000098",
    "orderNo":"ORDER2019122416030527CNM",
    "productCode":"QUICKPAY",
    "responseCode":"0000",
    "responseMessage":"0000",
    "serialNumber":"Q0719080100000001",

    "payUrl":http://192.168.1.199:9093/communicate/rest/callback/server/Q071
9080      100000001/nocard3",
    "qrCodeUrl":"http://192.168.1.199:9093/communicate/rest/callback/serve
r/Q07
8010000001/nocard3  "
}

```

Example of plain text should be checked for data verification:

```

key,merchantNo=M000000098,orderNo=ORDER2019122416030527CNM,
payUrl=http:// 192.168.1.199:9093/communicate/rest/callback/server/
Q0719080100000001/nocard3,p
roductCode=QUICKPAY,qrCodeUrl=http://192.168.1.199:9093/communica
te/rest/callb ack/server/Q719080100000001/nocard3,
responseCode=0000,responseMessage=0000,
serialNumber=Q0719080100000001,key

```

Description of the Query Order Status

Request Parameters of Query Order 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	Please refer to the Product Code at Appendix.

Example of Request Parameter:

Example format of Request Parameter:

```
{
  "merchantNo":"M000000098",
  "orderNo":"ORDER2019122416030527CNM",
  "productCode":"QUICKPAY",
  "bankCardType":"DEBIT",
  "tradeProfitType":"ReceivableProduct",
  "content":"UZ6xN3YVwiT7GxV0TzEVX8PFkzIeOkKpOrlWj0M6O5
Mzd2EhWaT27sf4n
uTLRnlFi6UXZtH37rywFdfepN7cODldeQO5TvpB1qdYRWJJPceBvD
WP6INtRwE8t9 DSf/ sU",
  "sign":"A8ACF7CFD343FBBE5D47EB2C12E81B9EE8A659641688E
C17F6118E97C 19CBC5C"
}
```

Example format of Content plain text:

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

Example format of Sign plain text:

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

Response Parameters of the Query Order Status

Parameter Name	Parameter Meaning	Required	Parameter Description
responseCode	Return code	R	Request a response code. Please refer to the <i>response codes</i> at Appendix.
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).
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	Please refer to the <i>Product Code</i> at Appendix.
tradeProfitType	The type of business	C	The type of business that the merchant passes on when placing an order. Please refer to the <i>Trade Profit Type</i> at Appendix.

Example of Response Parameters:

Example of Response message:

```
{
  "merchantNo":"M000000098",
  "orderNo":"ORDER2019122416030527CNM",
  "tradeProfitType":"ReceivableProduct"
  "productCode":"ONLINE",
  "bankBusinessType":"B2C",
  "bankCardType":"DEBIT",

  "content":"7NE8Szmr3kuyZmjg8184+Po1Qhic7+9zr+xbs1KvWP5Rnc6
oL3GhdtET9
  QWoaAYOVBwBqe62ksDP3zkaRTHCsR2JwChKzk4tsAlfwyu5Rxcg9v
d5cerwfjhhffu
  HHSWD+xK2hdsdsad25sadd/Wew/aa/asWe5sw+FM6BbXKNp5NEH
JOdFde4fu4
UoSxVUwZd9EPsvvQMRWPKNoFrINpAHYf7u1A10pwq5eFL01KKgfd2i
diZhWTH+
  GQ5GofS67IjXTVxw7R8qfunW00RsdPAuNsK1OoXOElt6ZpsQZODn
rimZoJN65vYa
92vOY9O1uHiPv2jC7IvGo+ltxiodbDXo/EP56y8YK7NE8Szmr3kuyZmjg81
84+Po1Qh
  ic7+9zr+c8YQ+UIK7p8GjU6qy/NzZwXJ39H/eDpFmDaPcDCui4Ps0np
Xay314Qfrp kUJ05KU
  ZpEPivH/nQoBqUD1X0mys1VpJfFVKbvrU5Atrdc DgTFUm",
  "sign":"722393200b510a132b8cbb4d5cf1852953f3325df99c6fe909df4a
a1fb9 e41d5",
}
```


Decrypted of Content:

```
{  
  "merchantNo":"M000000098",  
  "orderNo":"ORDER2019122416030527CNM",  
  "productCode":"PAY_PRIVATE",  
  "tradeProfitType":"PayProduct",  
  "responseCode":"0000",  
  "responseMessage":"0000",  
  "serialNumber":"P0919073100002001",  
  "orderStatus":"SEND_CHANNEL",  
  "orderAmount":21  
}
```

Example of Response data verification plain text:

```
key,merchantNo=M000000098,orderAmount=21.0,orderNo=ORDER201912  
2416030527CNM,orderStatus=SEND_CHANNEL,productCode=PAY_PRIVAT  
E,responseCode=0000,responseMessage=  
0000,serialNumber=P0919073100002001,tradeProfitType=PayProduct,key
```

Description of the Payout

Request of Payout Parameters

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	Please refer to the bank code at Appendix
bankBusinessType	The type of payment	R	Type of Payout (public: 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	Please refer to the Product code at Appendix.
tradeProfitType	The type of business	R	Please refer to the Trade Profit Type at Appendix.
bankName	Bank name	O	The name of the bank to which the card belongs.
bankSymbol	The interline number	C	Required when paying on behalf of 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:

Example format of Request message:

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

  "content":"1QPnUfLHaksCz7kQR+2gZyryLaI9M3WRo0582j1KIlzOhx
gafEvEW/3fR+
0rGFbrmqSNqHjuF6GLmtIEQu45TXA5fhhbZTmx8WWJU8T42at7oB
gQVNx59qXjJY
VGQyBmNcy6DfoYOxDTi2YSR/VuwrdeEd/Ceck4wzdosevRqE4I27d4Boj
hj/AAiRFG
gl9jroX6hgey5/RPIf778iF6nLJna3mzxUj6hyYcqrNEqZd6CdvHk7s/rfF
qRxxv+TXFpeb MjsH
/YgOEG6YqgLqtXp5GLZfZXqCIWMJMsZGp46eeQ==",

  "sign":"742ff3f36a1602485abc0f07bbc93d3218ad0bbda23ecad131b8b6f
636d7b95 6"
}
```

Example of the Content plain text:

```
{
  "bankCode":"BOCO",
  "orderAmount":"1472.00",
  "orderNo":"REMIT20190801004520166361",
  "productCode":"PAYAPI_PRIVATE",
  "tradeProfitType":"PayProduct",
  "serverCallbackUrl":"http://localhost:8081/gateway/callback.action",
  "accountName":" Zhang San",
  "accountNo":"62211111111144937",
  "bankBusinessType":"PRIVATE",
  "bankName": "Bank of Communications",
  "merchantNo":"M000000098"
}
```

Example of Sign plain text:

```
Key,accountName=Zhang
San,accountNo=62211111111144937,bankBusinessType=PRIVATE,bankCo
de=BOCO,bankName=Bank of
Communications,merchantNo=M000000098,orderAmount=1472.00,
orderNo=REMIT20190801004520166361,productCode=PAYAPI_PRIVATE,
serverCallbackUrl=http://localhost:8081/gateway/callback.action,tradeProfit
Type= PayProduct,Key
```

Response Request of Payout Parameters

Parameter Name	Parameter Meaning	Required	Parameter Description
responseCode	Return code	R	Please refer to the <i>response code</i> at Appendix.
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	Please refer to the <i>Product Code</i> at Appendix.
tradeProfitType	The type of business	C	Please refer to the <i>trade profit Type</i> at Appendix.

Example response parameters:

Response message (example format):

```
{
  "merchantNo":"M000000098",
  "orderNo":"REMIT20190801004520166361",
  "tradeProfitType":"PayProduct",
  "productCode":"PAYAPI_PRIVATE",
  "bankBusinessType":"PRIVATE",
  "content":"MjsH/YgOEg6YqgLqtXp5GLZfZXqCIWMJMsZGp46eQPn
UfLHaksCz7kQ
R+2gmzxUj6hyYcqrNEqZd6CdvHk7s/rZyryLSNqHjuF6GLOxDTi2YS
R/VuwrdeEd/C
eck4wzdosevRqE4lmtIEQu45TXA5aI9M3WRo0582j1KIlzOhxgafEvEW/3f
R+0rGFbr
mqfhhbZTmx8WWJU8T42at7oBgQVNx59qXjJVGQyBmNcy6DfoY27
d4Bojhj/AAiRF
Ggl9jroX6hgey5/RPIf778iF6nLJna3fFqRxv+TXFpebeQ==",
  "sign":"742ff3f36a1602485abc0f07bbc93d3218ad0bbda23ecad131b8b6f
636d7b95 6"
}
```

The example format of value after Content decryption:

```
{
  "merchantNo":"M000000098",
  "orderNo":"REMIT20190801004520166361",
  "productCode":"PAY_PRIVATE",
  "responseCode":"0000",
  "responseMessage":"0000",
}
```

```
"serialNumber":"P0719080100000004"  
}
```

Example of Response data validation plain text:

```
key,merchantNo=M000000098,orderNo=REMIT2019080100452016636  
1,productCode=PAY_PRIVATE,responseCode=0000,responseMessage=000  
0,serialNumber=P0719080100000004,key
```

Description of the Query Payout status

Request parameters of Query Payout 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	Please refer to the Product Code at Appendix.

Request parameter:

Example format of Request Parameter:

```
{
  "merchantNo":"M000000098",
  "orderNo":"REMIT20190801004520166361",
  "productCode":"PAYAPI_PRIVATE",
  "tradeProfitType":"PayProduct",
  "content":"PLolNMLg9bziY+L1M43JygwYDUJ0kWEsEKutpY/4WJtfti
O9YelX69LnB6
BXcxjnBBdAorHpsQbfW75aINKJ1nWyczEWrSMjpLN2h1xCtsBfK7X
nkmy/QLPRPA YX6mkt== ",
  "sign":"8BED52EED37B51F16518FE27B2E9C7458AD1FD3C49E6A
0E99DC2ED7D 8DB90983"
}
```


Example of Content plain text:

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

Example of Sign plaintext:

```
Key,merchantNo=M000000098,orderNo=REMIT20190801004520166361,pr  
oductCode= PAYAPI_PRIVATE,Key
```

Response parameters of Query Payout Status

Parameter Name	Parameter Meaning	Required	Parameter Description
responseCode	Return code	R	Please refer to the Response code at Appendix.
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).
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	Please refer to the Product Code at Appendix.
tradeProfitType	The type of business	C	Please refer to the Trade Profit Type at Appendix.

Example response parameters:

Example format of Response message:

```
{  
    "merchantNo":"M000000098",  
    "orderNo":"REMIT20190801004520166361",  
    "productCode":"PAYAPI_PRIVATE",  
    "tradeProfitType":"PayProduct",  
    "content":"BfK7Xnkmy/QLPRPAAorHpsQbfW75aINkJ1nWyczEL1M4  
3JygyYDUJ0k  
WEsEKWrSMjpLN2h1xCtPLoInMLg9bziY+utpY/4WJftiO9YelX69L  
nB6BXcxjnBBds YX6mkt",  
    "sign":"8BED52EED37B51F16518FE27B2E9C7458AD1FD3C49E6A  
0E99DC2ED7D 8DB90983"  
}
```

Content decrypted values:

```
{  
  "merchantNo":"M000000098",  
  "orderNo":"REMIT20190801004520166361",  
  "productCode":"PAY_PRIVATE",  
  "tradeProfitType":"PayProduct",  
  "responseCode":"0000",  
  "responseMessage":"0000",  
  "serialNumber":"P0919073100002001",  
  "orderStatus":"SEND_CHANNEL",  
  "orderAmount":21  
}
```

Example format of Response data verification plain text:

```
key,merchantNo=M000000098,orderNo=REMIT20190801004520166361,pr  
oductCode=  
PAY_PRIVATE,responseCode=0000,responseMessage=0000,serialNumber  
=P0719080100000004,key
```

Description of Query Balance

Request Parameters of Query Balance

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	Please refer to the Product Code at Appendix
tradeProfitType	The type of business	R	Please refer to the Trade Profit Type at Appendix.

Request parameter example:

Example format of Request message:

```
{  
  "merchantNo":"M000000098",  
  "orderNo":"QueryBalance001",  
  "productCode":"PAYAPI_PRIVATE",  
  "tradeProfitType":"PayProduct",  
  ""content":"C5b3HuN21Qk5q99SEdHa6mlk3NuZGMKzcYqyzfkDLlo  
WUzZxTRw  
B3jcGGrNzNnlJ/aX6f1DLHg3+wID7fSJ5Pa8MdJzids3Mudsc9XYf37R  
Ss7qaYmG1T Hu+4pHko/  
8iVe3wFnpOOrS9c9WfvQroMAH4VC17O10VPaVhjb/8a0xWNRF7J3IlZe  
AXvZ3Nywo",
```

```
"sign":"2f1c077d0b51485a9eb0a51f43c53571832b390ee380bc9d223ef7  
ebf25f989 0"  
}
```

Example of Content plain text:

```
{  
  "merchantNo":"M0000000098",  
  "orderNo":"QueryBalance001",  
  "productCode":"PAYAPI_PRIVATE",  
  "tradeProfitType":"PayProduct"  
}
```

Example format of Sign plain text:

```
Key,merchantNo=M0000000098,orderNo=QueryBalance001,productCode=P  
AYAPI_PRIVATE, tradeProfitType=PayProduct,Key
```

Response Parameters of the Balance Query

Parameter Name	Parameter Meaning	Required	Parameter Description
responseCode	Return code	R	Please refer to the Response code at Appendix.
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

Example Response parameters:

Example format of Response message:

```
{
  "merchantNo":"M000000098",
  "orderNo":"QueryBalance001",
  "productCode":"PAYAPI_PRIVATE",
  "tradeProfitType":"PayProduct",
  "content":"k5q99SEdHa6mlk3NuZGMKzcYqyzfkDLloWUzZxTRw
  B3jcGGrNzNnIJ/aX6f1DLHg3+wID7f2f1c077d0b51485a9eb0a51f43c5
  3571832b39 Mudsc9XYf37RSs7qaYmGHu+4pHko/
  8iVe3wFnpOOrS9c9WfvQroMAH4VC17O10V PaVhjb==",
  "sign":"8BED52EED37B51F16518FE27B2E9C7458AD1FD3C49E6A
  0E99DC2ED7D 8DB90983"
}
```

Example format of Content decrypted value:

```
{  
  "responseCode":"0000",  
  "responseMessage":"0000",  
  "merchantNo":"M0000000098",  
  "balance":0,  
  "frozenBalance":0,  
  "unSettleBalance":0  
}
```

Example format of Response data verification plain text:

```
key,balance=0,frozenBalance=0,merchantNo=M0000000098,responseCo  
de=0000,responseMessage=0000,unSettleBalance=0,key
```


Description of Callback Notification Parameter

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	Please refer to the Product Code at Appendix.
content	Order data after encryption	R	The value of the service parameter AES after encryption is obtained after decryption.
sign	signature	R	Business parameters non-null parameter values are sorted from small to large according to the ASCII code, rules: end-to-end signature keys, intermediate parameters are separated by commas, see document encryption instructions for details.

[Note] :

1. Callback notification will only be made when the order is in a successful status.
2. The parameter that receives the callback is the Callback notification parameter, and the content needs to be decrypted to obtain the callback notification service parameter.
3. After receiving the notification, you need to send us back SUCCESS, otherwise it will be resent several times within a certain period.

Callback Notification Content of Order

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) .
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	Please refer to the Product Code at Appendix.
description	description	C	Notify the final response of transaction.

Callback Notification Content of Payout

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.
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) .
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.

Example of Notification parameter:

Example format of Notification message:

```
{
  "merchantNo":"M000000098",
  "orderNo":"ORDER2019122416030527CNM",
  "productCode":"ONLINE"
  "content":"CPkR370Co7dq/jRZ/y4nl5y/P/2RYBwzSqfDyFGPRQOJ0ZjjX7P
kD2uHC1WMh
  C498GHyAUEOEwk/jdCHALkdRWKj5mBV1w/edJWFoCxz3t+PdTyLvXy
2EupQWjPHw6D
rQPlumAkfNLnZRwtErDG4O4u38QQA/9z7pC9Dgz7VeXX/VCazLXT9t8pEXpj
igSNoXdq5
  MbjgTO/BLIYIqTY8LImLzh65scRjks/M87pKP3VjQjgkfV9oAQ3XRd2yZ
LS9dp95K+pphe/
mJJPCNkGy+5ECJ7hx/wDxnLBpPSQ1v0W2Hk+uJGNRu2l1NfRYjwIpGEISb
NBaA1ZLlo
  DGh6YNFISCacsIAMtgQpeX4YMeXCPe0DZ9mbHJl68W/Q8hn8vc",
  "sign":"681fde793523f709b7e8367c15d0228751dbe963c8c6cace32fe8cdfdf
d09ec4"
}
```

Content decrypted value (example format):

```
{
  "bankCardType":"B2C",
  "createDate":"2019-12-24 15:48:14",
  "finishDate":"2019-12-24 15:48:52",
  "goodsName":"ecommerce"
  ,"merchantNo":"M000000098",
  "orderAmount":133.00,
  "orderNo":"ORDER2019122416030527CNM",
  "orderStatus":"SUCCESS",
  "productCode":"ONLINE",
  "serialNumber":"O0319122400000406"
}
```

Example format of Notification data verification clear text:

Key,bankCardType=B2C,createDate=2019-12-24 15:48:14,finishDate=2019-12-24 15:48:52,goodsName=e-commerce,merchantNo=M0000000098,orderAmount=133.00,orderNo=ORDER2019122416030527CNM,orderStatus=SUCCESS,productCode=ONLINE,serialNumber=O0319122400000406,Key

FAQ

Definition of Drop Order:

- Successful payment by the consumer (money is deducted by the bank or other payment channel).
- An order initiated by your company's system, but the status of the order on your company's system is still pending.

You have the following ways to resolve it:

- This payment system will automatically re-query by clicking the button "query".
- You can log in to the merchant's background of the system to check the order and re-query by yourself.
- You can also query orders in real-time through the order query parameters we provide.

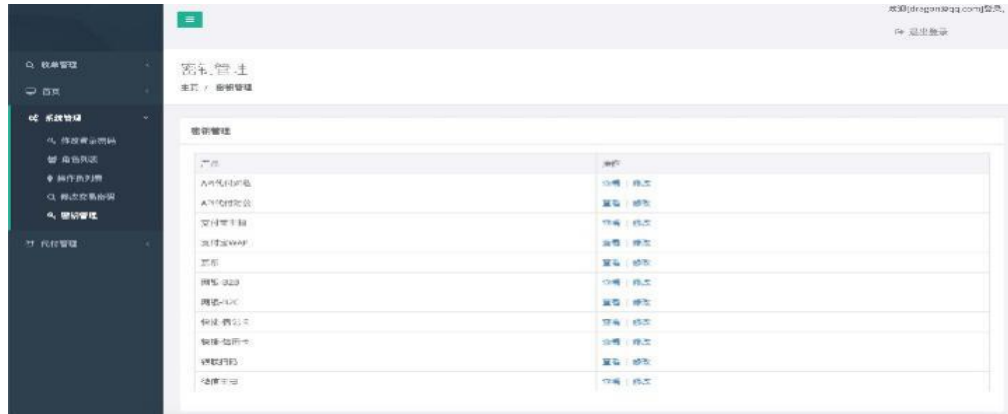
About The Response Mechanism:

After the order payment is successful, the system will initiate a callback notification to the merchant, and the general notification will be issued 3-5 times. Merchants will need to return "success" after receiving the notification.

Due to some reason, if your side does not receive it, you can find customer service to manually resend the success notification.

Step To Get the Merchant Key:

You can log in to the merchant background and get it in the System Administration – Key Management office, as shown in figure:



APPENDIX

Response Code

Response code	Response information
0	The request was successful
1001	Illegal data requests
1002	Signature error
1003	System exception
1004	The data is empty
1005	The IP is not legitimate
1006	Card numbers are on the blacklist
1007	Card numbers are not on the whitelist
3001	Merchant does not exist
3002	The merchant status is abnormal
4003	The user ID must be passed
4005	Insufficient account balance
4006	The account does not exist
4002	Single amount exceeded
4007	The amount is below the minimum limit
4008	The daily limit amount is exceeded
4009	The amount of a single card in a single day is exceeded
1201	The product does not exist
1204	The product is not activated
1208	The product does not have a key configured
1101	The order does not exist
1114	The order has been paid
1116	Order creation failed
1118	The channel returns an error message
1119	Channel not found
1121	Payment link acquisition failed
2001	This bank code is not supported
1801	The order already exists
1807	Refund failed

Trade Profit Type

Business coding	The type of business
ReceivableProduct	Order
PayProduct	Payout

Order Status

Status code	Status description
INIT	Pending
DOING	Processing
SUCCESS	Successful
FAILED	Fail
BACK	Return

Product Code

Product code	The product type
ONLINE	Online banking
QUICKPAY	Express H5
WXPAYSCAN	WeChat Pay QR
WXPAYWAP	WeChat WAP
ALIPAYSCAN	Alipay QR
ALIPAYWAP	Alipay WAP
JD	JD
JDH5	JD H5
UNIONPAY	UnionPay QR
ONLINEQUICK	Online banking Express
ONLINE_B2B	Online banking B2B
CARDTOCARD	Card transfer Card
CARDTOCARDALIPAY	Alipay Card Transfer Card
CARDTOCARDWX	WeChat Card Transfer Card
CARDTOCARDYSF	Quick Pay Card Transfer Card
LTELBILL	Small amount phone bills
BTPAY	TC
MOMO	MOMO
ZALO	ZALO
THBSCAN	Thai Baht QR
PAYAPI_PUBLIC	API Payout Public
PAYAPI_PRIVATE	API Payout Private