

Payment Asia

Payment Gateway Remittance API Function Call and Platform

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Revision History

Revision	Date	Description
1.0	2011-11-28	Initial Document Template
1.1	2014-06-16	Minor wording is changed
1.2	2014-11-12	Remittance Authorization
1.3	2014-12-15	Add Remittance Authorization Method: Email
1.4	2015-02-02	Add Remittance Authorization Method: Security Key
1.5	2015-02-13	Check Remittance Status
1.6	2015-03-20	Check Exchange Rate
1.7	2015-08-12	Add API Response Message Add Reason for Fail Remittance
1.8	2015-08-17	Add Payout cancel API Merge API function call and platform
1.81-1.82	2015-08-27	Update description details.
2.0	2015-11-23	Update Fail Reason List

Description

The purpose of this document is to provide all necessary information required for you to request API payout function call and payout related operations on PaymentAsia panel.

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What is Remittance?

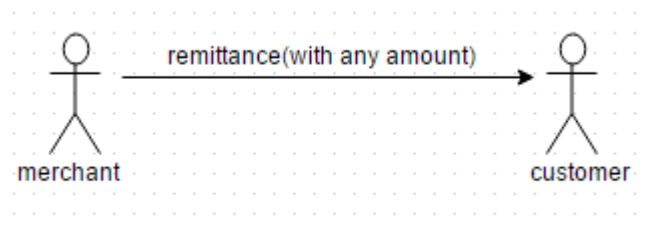
Remittance is one of the methods to send money back to customer's account. There is no relationships between remittance and payment transaction. Here is example of remittance:

Merchant prepares online lucky draw to their members. One of gift is cash rebate. There is no linkage to specific payment transaction because the members may receive gift of lucky draw even they didn't place order before. Remittance is used to rebate certain amount of money to members' account. Bank account details are necessary to complete remittance.

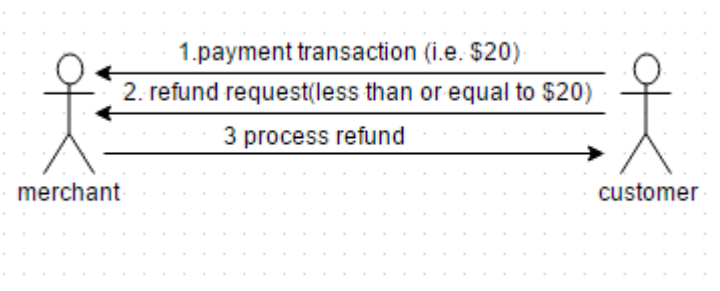
Compare with Refund

Refund and remittance are two methods to send money back to customer's account. The difference is that the amount of remittance isn't limited while during refund the amount must be equal or less than amount of transaction.

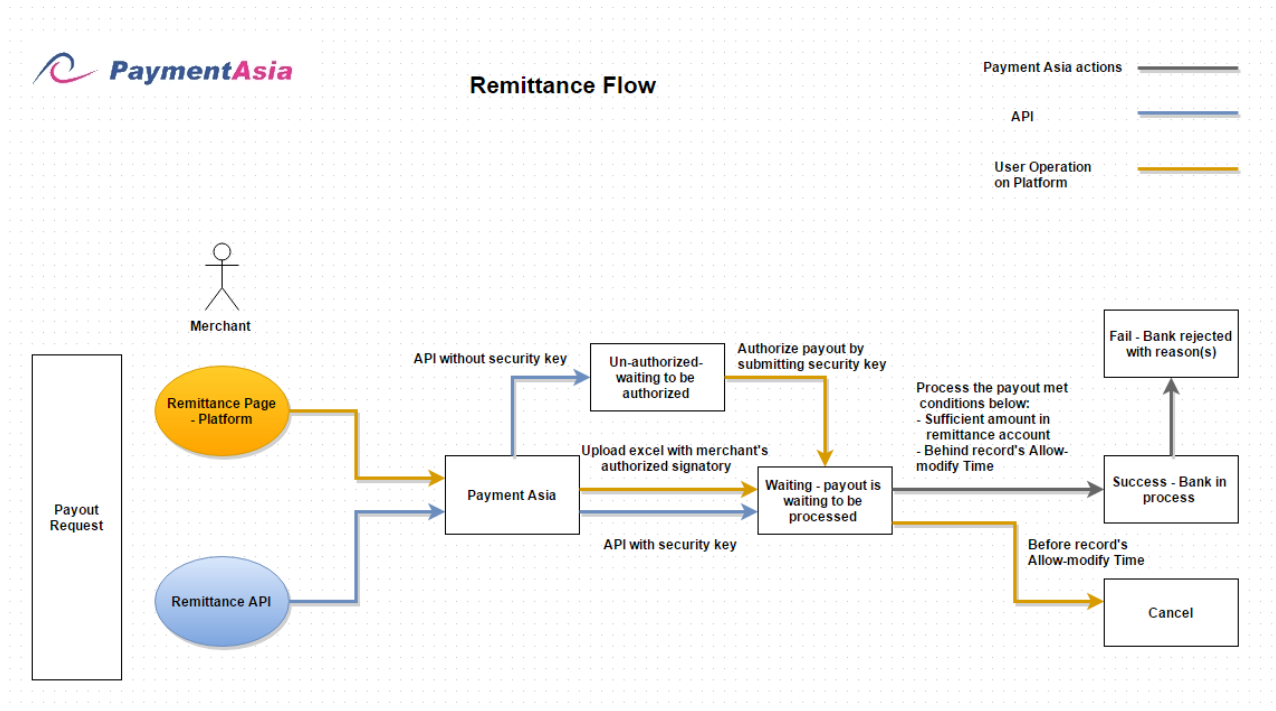
Remittance



Refund Request



Remittance Flow Chart



Remittance Account Balance

1. Go to Daily Operation > Remittance Balance

Welcome admin1234,

Remittance Balance

[View Top-up Bank Account Details](#)

Current Balance: HKD\$ 12000.00

Updated Date	In	Out	Net Balance	Remark
2014-10-24 10:19:41	12000.00	-	12000.00	
1				

2. Remittance Balance displays history of the remittance account transactions
3. Merchant cannot make a remittance when the Remittance Balance is zero.
4. To top up account balance, Merchant can deposit to our bank account. Please click Top-up Bank Account Details button to get our bank account detail.

Create Remittance Records

Create Remittance Records from Platform

1. Go to Daily Operation > Remittance
2. Merchant cannot make an amount of remittance greater than the current balance
3. Prepare excel and PDF
 - a. Download the excel sample from upload section
 - b. Open the excel sample and fill all the blanks.
 - c. Remark is optional to fill. This is for merchant's remark

Welcome admin1234,

Remittance

Current Balance: HKD\$ 12000.00

As of : 2014-10-24 12:29:41

Exchange Rate: RMB\$ 1.00 = HKD\$ 1.2628

As of : 2014-10-24 12:29:41

Excel File: [Download Remittance Excel Sample](#)

未選擇任何檔案

Pdf File with signature: [Download Remittance PDF Sample](#)

未選擇任何檔案

*Excel and PDF are required to upload at once

	A	B	C	D	E	F	G	H	I	J
1										
2	Merchant ID:									
3	Settlement Date:									
4	* Instruction received after 1 lam will be process in the next working day									
5										
6										
7										
8										
9	Beneficiary Name	Beneficiary Account Number	Bank Name	Bank Branch	Province	City	Transaction Amount	Payout Reference	remark	
10	陈大文	6013822000613557894	中国银行	深圳分行地铁支行	广东省	深圳市	4,000.00	abcde_payout_1	comment 1	
11	李好运	3652100464202145528	工商银行	广州分行荔湾支行	广东省	广州市	5,000.00	abcde_payout_2	comment 2	
12										
13										
14										
15										
16										
17										

5. Prepare PDF from excel with a finance manager signature and company chop on every pages
6. Upload both PDF and Excel files at once.

7. Double check and confirm your submission

Remittance

Confirm transactions :

Remittance Reference	Bank Name	Beneficiary Account Number	Created Date	Amount	Transaction Fee	Total Amount	Exchange Rate	Deduction Amount
TTPG1_payout_1	中国银行	6013822000613557894	2014-10-24 11:20:00	RMB\$ 4,000.00	RMB\$ 48.00	RMB\$ 4,048.00	1.2642	HKD 5,117.48
TTPG1_payout_2	工商银行	3652100464202145528	2014-10-24 11:20:00	RMB\$ 5,000.00	RMB\$ 60.00	RMB\$ 5,060.00	1.2642	HKD 6,396.84

Current Balance (HKD) : 12,000.00 (As of : 2014-10-24 11:20:00)

Deduction amount (HKD) : 11,514.32

Remaining balance after deduction (HKD) : 485.68

Create Remittance Records from API

Payout API allows merchant to request payout.

Payment Request URL	https://www.pa-sys.com/pg/api_refund.php
Payment Request Method	Parameters must be sent via HTTP POST method

Request Parameters

<u>Parameter</u>	<u>Type</u>	<u>Description</u>
merchantId	Text	Payment Asia Merchant ID. It is same as merchant panel login ID.
username	Text	Payment Asia username. It is same as merchant panel username.
password	Text	Merchant login password. This value should use MD5 encryption before submission. (See Method to prepare MD5 parameters)
action	Text	“payout” –to define payout API action
token	Text	Encrypted token. This value should use MD5 encryption before submission. (See Method to prepare MD5 parameters)
fullName	Text	Beneficiary Name
accountNumber	Text	Beneficiary Account Number
bankName	Text	Bank Name
bankBranch	Text	Bank Branch
province	Text	Province
city	Text	City
amount	Text	Amount of partial refund (payout). It supports 13 integer digits and 2 fractional digits
payoutRef	Text	Reference Number of the payout request. It is unique reference number and cannot be reused anymore. And, Merchant’s Order Reference Number Reference Number must be start with the “merchant reference title” plus a “_”, such as “payout_abcde_123”. The length is limited to 50 characters.
securityKey	Text	This is optional field. The record requested can be authorized directly. Merchant can get this key from Security Center from Platform.

Sample Submission Form

```
<form action="api_refund.php" method="post" >
<input type="text" name="merchantId" value="10000016" />
<input type="text" name="username" value="admin" />
<input type="text" name="password" value="demo" />
<input type="text" name="action" value="payout" />
<input type="text" name="fullName" value="王丽芬" />
<input type="text" name="accountNumber" value="6595242473356432" />
<input type="text" name="bankName" value="建设银行" />
<input type="text" name="bankBranch" value="广州市越想分行/支行" />
<input type="text" name="province" value="广东省" />
<input type="text" name="city" value="广州市" />
<input type="text" name="amount" value="100" />
<input type="text" name="payoutRef" value=" TTPG1_payout_14267502351" />
<input type="text" name="token" value=" 56s2603j6151ac6dd2a214c635869c3b" />
<input type="text" name="securityKey" value="01Td4E9sTu8AYzS" />
<input type="submit" value="submit" />
</form>
```

Response Parameters

The API Response is a message string. For example, “done” means request is processed successfully.

For the meaning of the message, See [API Response Message](#)

Search Remittance Records

Search Remittance Records from Platform

1. Go to Daily Operation > Remittance
2. Remittance records can be searched by criteria below:
 - Remittance reference
 - Remittance reference must start with the *merchant reference title* plus a “_” and then plus a string include any alphabet, number or “_”. For example, if your *merchant reference title* is *ttpg1*, the remittance reference should be **ttpg1_12345678**. Remittance reference must be unique and can't exceed 50 characters.
 - Created date range
 - Status
 - Amount range
 - Province
 - City
 - Beneficiary Account Number
 - Bank Name
 - Bank Branch
 - Full Name
 - File Name (A new file name will be assigned after a success upload)

Search Result

Result Uploaded Files											
Remittance Reference	Bank Name	Beneficiary Account Number	Created Date	Amount	Transaction Fee	Total Amount	Exchange Rate	Deduction Amount	Status	File(s)	Controls
TTPG1_payout_1	中国银行	6013822000613557894	2014-10-24 11:45:24	RMB\$ 4,000.00	RMB\$ 48.00	RMB\$ 5,165.48	1.2642	HKD\$ 5,117.48	Waiting	Download PDF	<button>Cancel</button>
TTPG1_payout_2	工商银行	3652100464202145528	2014-10-24 11:45:24	RMB\$ 5,000.00	RMB\$ 60.00	RMB\$ 6,456.84	1.2642	HKD\$ 6,396.84	Waiting	Download PDF	<button>Cancel</button>

Check Remittance Status from API

Payout Check Status API allows merchant to check payout status

Payment Request URL	https://www.pa-sys.com/pg/api_refund.php
Payment Request Method	Parameters must be sent via HTTP POST method

Request Parameters

Parameter	Type	Description
merchantId	Text	Payment Asia Merchant ID. It is same as merchant panel login ID.
username	Text	Payment Asia username. It is same as merchant panel username.
password	Text	Merchant login password. This value should use MD5 encryption before submission. (See Method to prepare MD5 parameters)
action	Text	“payoutstatus” –to define payout status API action
token	Text	Encrypted token. This value should use MD5 encryption before submission. (See Method to prepare MD5 parameters)
payoutRef	Text	Reference Number of the payout . It must be an existing record.

Sample Submission Form

```
<form action="api_refund.php" method="post" >
<input type="text" name="merchantId" value="10000016" />
<input type="text" name="username" value=" admin" />
<input type="text" name="password" value="demo" />
<input type="text" name="action" value="payoutstatus" />
<input type="text" name="payoutRef" value=" TTPG1_payout_14267502351" />
<input type="text" name="token" value=" 56s2603j6151ac6dd2a214c635869c3b" /
<input type="submit" value="submit" />
</form>
```

Response Parameters

Response returns in JSON format.

Parameter	Description
success	Indicate request success or not. true means success, false means fail.
object	Remittance record data.
message	Response message. For the meaning of the message, See API Response Message

Payout Status

The “status” item in object indicates the payout status. It can be Waiting, Success and Fail.

A sample response is as below when status is Waiting or Success:

```
1 {
2   "success": true,
3   "object": {
4     "status": "Waiting",
5     "payout_reference": "TTPG1_payout_1423124202",
6     "updated_date": "2015-02-05 16:16:44"
7   },
8   "message": "done"
9 }
```

A sample response is as below when status is Fail:

```
1 {
2   "success": true,
3   "object": {
4     "status": "Fail",
5     "payout_reference": "TTPG1_payout_1a221",
6     "updated_date": "2015-03-24 09:54:17",
7     "reason": "invalid account number"
8   },
9   "message": "done"
10 }
```

If the status is fail, there will be a “reason” item tells the fail reason.

The fail reason will be only one of the below list:

- Invalid beneficiary name
- Invalid bank account number
- Invalid bank name
- Bank rejected. Abnormal status of card holder's account
- Bank rejected. Incorrect information

"Bank rejected" is the information rejected from bank side, clients should contact issuing bank for further information, while "invalid" requires the information need to be corrected before re-submit

Cancel remittance records

Cancel Remittance Records from Platform

`Cancel` means the remittance record is no longer process.

1. Go to Daily Operation > Remittance Search
 - a. Click `Cancel` button of the record

Search Result

Result											
Uploaded Files											
Remittance Reference	Bank Name	Beneficiary Account Number	Created Date	Amount	Transaction Fee	Total Amount	Exchange Rate	Deduction Amount	Status	File(s)	Controls
TTPG1_payout_1	中国银行	6013822000613557894	2014-10-24 11:45:24	RMB\$ 4,000.00	RMB\$ 48.00	RMB\$ 5,165.48	1.2642	HKD\$ 5,117.48	Cancel	Download PDF	
TTPG1_payout_2	工商银行	3652100464202145528	2014-10-24 11:45:24	RMB\$ 5,000.00	RMB\$ 60.00	RMB\$ 6,456.84	1.2642	HKD\$ 6,396.84	Waiting	Download PDF	<input type="button" value="Cancel"/>

1

- b. Merchant does NOT allowed to cancel a remittance record after the allow modify deadline
2. After clicking cancel, the status of the record will be changed `Cancel`. Merchant will also receive an email notification about status update of remittance.

Cancel Remittance Records from API

Payout Cancel API allows merchant to request cancel payout

Payment Request URL	https://www.pa-sys.com/pg/api_refund.php
Payment Request Method	Parameters must be sent via HTTP POST method

Request Parameters

Parameter	Type	Description
merchantId	Text	Payment Asia Merchant ID. It is same as merchant panel login ID.
username	Text	Payment Asia username. It is same as merchant panel username.
password	Text	Merchant login password. This value should use MD5 encryption before submission. (See Method to prepare MD5 parameters)
action	Text	“payoutcancel” –to define payout status API action
token	Text	Encrypted token. This value should use MD5 encryption before submission. (See Method to prepare MD5 parameters)
payoutRef	Text	Reference Number of the payout . It must be an existing record.

Sample Submission Form

```
<form action="api_refund.php" method="post" >
<input type="text" name="merchantId" value="10000016" />
<input type="text" name="username" value=" admin" />
<input type="text" name="password" value="demo" />
<input type="text" name="action" value="payoutcancel" />
<input type="text" name="payoutRef" value=" TTPG1_payout_14267502351" />
<input type="text" name="token" value= "56s2603j6151ac6dd2a214c635869c3b" /
<input type="submit" value="submit" />
</form>
```

Response Parameters

The API Response is a message string. For example, “done” means request is processed successfully.

For the meaning of the message, See [API Response Message](#)

Remittance Check Exchange Rate API

Remittance Check Exchange Rate API allows merchant to check payout exchange rate.

Payment Request URL	https://www.pa-sys.com/pg/api_refund.php
Payment Request Method	Parameters must be sent via HTTP POST method

Request Parameters

<u>Parameter</u>	<u>Type</u>	<u>Description</u>
merchantId	Text	Payment Asia Merchant ID. It is same as merchant panel login ID.
username	Text	Payment Asia username. It is same as merchant panel username.
password	Text	Merchant login password. This value should use MD5 encryption before submission. (See Method to prepare MD5 parameters)
action	Text	“payoutexchangerate” –to define payout exchange rate API action
from	Text	Currency merchant want to exchange from. It should be standard currency symbol.(Only support USD and HKD now)
to	Text	Currency merchant want to exchange to. It should be standard currency symbol.(Only support RMB now)

Sample Submission Form

```
<form action="api_refund.php" method="post" >
<input type="text" name="merchantId" value="10000016" />
<input type="text" name="username" value=" admin" />
<input type="text" name="password" value="demo" />
<input type="text" name="action" value="payoutexchangerate" />
<input type="text" name="from" value="USD" />
<input type="text" name="to" value="RMB" />
<input type="submit" value="submit" />
</form>
```

Response Parameters

Response returns in JSON format. A sample response is as below:

```
1 {  
2   "success": true,  
3   "object": {  
4     "from": "USD",  
5     "to": "RMB",  
6     "rate": "6.2650"  
7   },  
8   "message": "done"  
9 }
```

<u>Parameter</u>	<u>Description</u>
success	Indicate request success or not. true means success, false means fail.
object	Exchange rate data.
message	Response message. For the meaning of the message, See API Response Message

Method to Prepare MD5 Parameters

Parameter	Description
password	If password is "paymentasia", value of the parameter is "c7d98571af256535671d101fa9732d50"
token	Three parameters "payoutRef", "merchantId" and "security token" will be used. If merchantRef is "test1_payout_1423817009", merchantId is "10000211" and security_token is "paymentasiacipher", value would be MD5 of "test1_payout_142381700910000211paymentasiacipher". Result is "195abbabe3f5d486fab1919b6b582ec1"

Method to Setup Security Token

Security token can be configured in PA-SYS merchant panel. After login to merchant panel, go to "Merchant Management" and input security token. For example, according to above example, value of security token is "paymentasiacipher". Submit web form to save change.

API Response Message

Message string will be displayed. Different string has different meaning.

<u>response message</u>	<u>Description</u>
done	Success
security issue error	Token is not correct
login error	MerchantId/Username/password is invalid/not match/empty.
no action	No action is provided or invalid action.
Bank Information is empty	fullName/accountNumber/bankName/bankBranch/province/city is invalid/empty.
payoutRef exists	Reference number is used before.
insert error	Unexpected problem is occurred. Please try again, if it still can't work please contact us immediately.
..... is empty	Specific parameter has no value.
balance error	Amount format is invalid
invalid payoutRef prefix	Prefix of Payout Reference is incorrect
invalid payoutRef	Payout Reference format is invalid
amount is empty	Amount of the remittance is empty
Account out of balance	Insufficient funds in remittance account
invalid input	Input value is invalid
no record	No relative record.
request denied	Request action can't be executed

Remittance Process

1. Remittance Request

After the success submission, the total remittances amount of request will be deducted from merchant's remittance account until the remittance is being cancelled or failed.

2. Remittance Waiting

The remittance's status is waiting when merchant requested initially.
System will not send email notification to merchant if remittance is created.

3. Remittance Success

Remittance request will be processed if there is sufficient amount in remittance account and behind the record's allow-modify time.
When a remittance processes successfully. Merchant will receive an email notification about this update.

4. Remittance Fail

If the remittance request rejected by bank, merchant will find the reason in the detail of the remittance. Merchant will receive an email notification about this update.

Un-authorized Records

Remittance Records requested from API are defined as Un-authorized records which are listed in the tab of "Un-Authorized Records". Un-authorized records are not able to process until they are authorized.

Search Result

Result Uploaded Files Un-Authorized Records										
Authorize Selected Authorize Selected Remove Selected										
	Remittance Reference	Bank Name	Beneficiary Account Number	Created Date	Amount	Transaction Fee	Total Amount	Exchange Rate	Deduction amount	Controls
<input type="checkbox"/>	TTPG1_39	工商银行	6013822000613557894	2014-11-12 20:04:15	RMB\$ 5,300.23	RMB\$ 132.51	RMB\$ 5,432.74	6.0978	USD\$ 890.93	Authorize Remove
<input type="checkbox"/>	TTPG1_38	中国银行	6013822000613557894	2014-11-12 20:02:57	RMB\$ 1,300.00	RMB\$ 40.00	RMB\$ 1,340.00	6.0978	USD\$ 219.75	Authorize Remove

Remarks: The amount of remittance CANNOT be greater than the current balance.

To authorize “un-authorized records” using Verification Code

To authorize remittance records

1. Click authorize button

Search Result

Result Uploaded Files Un-Authorized Records										
Authorize Selected Authorize Selected Remove Selected										
	Remittance Reference	Bank Name	Beneficiary Account Number	Created Date	Amount	Transaction Fee	Total Amount	Exchange Rate	Deduction amount	Controls
<input type="checkbox"/>	TTPG1_39	工商银行	6013822000613557894	2014-11-12 20:04:15	RMB\$ 5,300.23	RMB\$ 132.51	RMB\$ 5,432.74	6.0978	USD\$ 890.93	Authorize Remove
<input type="checkbox"/>	TTPG1_38	中国银行	6013822000613557894	2014-11-12 20:02:57	RMB\$ 1,300.00	RMB\$ 40.00	RMB\$ 1,340.00	6.0978	USD\$ 219.75	Authorize Remove

2. Press “Send Me” to receive a Verification Code via a dedicated mobile number or email for authorization.

Enter Verification Code ×

To Authorize payout references: *(Total: 1)*
TTPG1_payout_1422952036

Enter Verification Code or Security Key:

Press "Send Me" to receive a Verification Code via a dedicated mobile number or email for authorization.

Send Me

3. Enter Verification Code via mobile number or email, then click "Submit"

Enter Verification Code

To Authorize payout references: (Total: 1)
TTPG1_payout_1422952036

Enter Verification Code or Security Key:

•••••

Press "Send Me" to receive a Verification Code via a dedicated mobile number or email for authorization.

Send Me (22)

Submit

Cancel

To authorize “un-authorized records” using Security Key

Generate the Security Key (found from Security Center) and enter to the portal, then click “Submit”. After a success updated, the related record bring to processing stage which is found from “Result” tab

Security Center

Daily Operation | Merchant Information | Logout

Welcome admin1234,

Security Center

Remittance API

Security Key

2QMrTiMEuyTTJ3p

[Generate a new Key](#)

Enter Verification Code

To Authorize payout references: (Total: 1)
TTPG1_payout_1422952036

Enter Verification Code or Security Key:

•••••

Press "Send Me" to receive a Verification Code via a dedicated mobile number or email for authorization.

[Send Me \(22\)](#)

Submit

Cancel

Search Result

Result Uploaded Files Un-Authorized Records											
Remittance Reference	Bank Name	Beneficiary Account Number	Created Date	Amount	Transaction Fee	Total Amount	Exchange Rate	Deduction amount	Status	Download	Controls
TTPG1_40	工商银行	6013822000613557894	2014-11-12 20:14:40	RMB\$ 5,300.23	RMB\$ 132.51	RMB\$ 5,432.74	6.0978	USD\$ 890.93	Waiting		Cancel
TTPG1_39	工商银行	6013822000613557894	2014-11-12 20:04:15	RMB\$ 5,300.23	RMB\$ 132.51	RMB\$ 5,432.74	6.0978	USD\$ 890.93	Waiting		Cancel

Removing Remittance Record(s) Requested From API

Under “Un-Authorized Records” tab, click “Remove” button to delete unwanted remittance record(s).

	Remittance Reference	Bank Name	Beneficiary Account Number	Created Date	Amount	Transaction Fee	Total Amount	Exchange Rate	Deduction amount	Controls
<input type="checkbox"/>	TTPG1_38	中国银行	6013822000613557894	2014-11-12 20:02:57	RMB\$ 1,300.00	RMB\$ 40.00	RMB\$ 1,340.00	6.0978	USD\$ 219.75	<div>Authorize</div> <div>Remove</div>

Allow Modify Deadline

- All remittances will be processed at 11:00 am every day
- After a record is submitted, the allow modify deadline will be next 11:00 am
 - i. Example 1: A record created at 10:28 am on 2/11, the allow modify deadline of the record will be at 11:00 am on 2/11
 - ii. Example 2: A record created at 11:30 am on 2/11, the allow modify deadline of the record will be at 11:00 am on 3/11
- Note: Merchants are NOT able to edit or cancel records after the allow modify deadline

View Remittance

Remittance Information

Allow Modify Deadline: 2014-10-25 11:00:00

Remittance Reference	TTPG1_payout_1
Client ID	10000016
Full Name	陈大文
Bank Name	中国银行
Bank Branch	深圳分行地铁支行
Province	广东省
City	深圳市
Beneficiary Account Number	6013822000613557894
Allow Modify Deadline	2014-10-25 11:00:00
Amount	4000
Created Date	2014-10-24 11:45:24
Updated Date	2014-10-24 12:15:37
Remark	comment 1
Status	Cancel