对接文档

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出款类型说明

发起银行卡出款请求

微信出款请求 (未完成)

支付宝出款请求 (未完成)

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sign安全规范

获取银行接口

获取省市接口

出款类型说明

请求接口目前支持银行卡,微信(未完成),支付宝(未完成)

发起银行卡出款请求

- 请求接口: https://t-api.retenai.com/bank order.api
- 请求方式: post
- 请求数据:

参数名称	数据类型	是否必填	说明
mch_id	string	必填	商户id
mch_order	string	必填	商户订单号
amt	integer	必填	代付金额,单位厘,1000=1元
client_ip	string	必填	用户ip地址
notify_url	string	必填	回调url
sign	string	必填	加密密钥
sign_type	string	必填	默认"md5"
created_at	integer	必填	时间戳
remark	string	必填	文档说明
bank_id	string	必填	所属银行
bank_card	string	必填	银行卡号
real_name	string	必填	银行卡姓名
bank_province	string	必填	银行所属省份
bank_city	string	选填	银行所属城市 (推荐填写增加代付成功率)
bank_open_address	string	选填	银行卡开记行(推荐填写增加代付成功率)
bank_phone	string	选填	银行卡绑定手机号(推荐填写增加代付成功率)
bank_id_card	string	选填	银行卡开户身份证号码(推荐填写增加代付成功率)

• 返回数据:

字段名	参数	必填	类型	说明
状态	code	是	int	1 成功,大于1失败
错误信息	msg	否	string	失败提示信息
以下字段在 code 为 1的时候有返回				
商户ld	mch_id	是	string	下单请求时的商户id
商户订单号	mch_order	是	string	下单请求时的订单号
下单金额	amt	是	int	单位厘 备注说明: 1元 = 1000 厘
商户渠道id	op_channel_id	是	int	渠道标记
渠道id	channel_id	是	int	渠道标记
通道id	api_id	是	int	通道标记
系统订单号	order_id	是	string	本系统订单号
创建时间	created_at	是	int	时间戳

```
//基本格式
 {
   code(integer), //1成功, 其它失败
   msg(string), //错误提示信息
   data(array), //其它相关数据
 }
 //正确示例
 array:2 [▼
 "code" => 1
 "data" => array:8 [▼
   "mch_id" => "t9awtvk6dn"
   "op_channel_id" => 2
   "channel_id" => 2
   "api_id" => 100
   "mch order" => "20180510143305161"
   "created_at" => 1525933990
   "amt" => "10"
   "order_id" => "2a18051014331081067090"
 ]
1
 //错误示例
 array:2 [▼
 "code" => 114
 "msg" => "订单号重复"
```

微信出款请求 (未完成)

支付宝出款请求 (未完成)

返回码说明

每次调用接口时,可能获得正确或错误的返回码,开发者可以根据返回码信息调试接口,排查错误。

返回码	说明	原因	解决方案
1	请求成功		
100	缺少必要的参 数	接口请求中的必要参数缺少	检查接口请求的必要参数是否丢失或检查参数大 小写复数
101	检验参数错误	商户id存在或sign不一致	请修改平台商户mch_id或参考sign安全规范
102	找不到对应的 商户	商户id错误	请获取正确的商户id
103	订单号不存在	订单id错误	请填写正确的订单id
110	查询异常	查询参数错误	请求填写正确的查询参数
111	请求方法异常	接口请求方式只支持规定 类型	注意接口请求方式 GET-POST
112	内部系统错误	商户后台设置异常	商户后台信息修正
113	系统API异常	代付API异常或不存在	请先修正代付方式或系统内部错误
114	系统下单异常	系统代付订单异常	系统内部错误

回调通知

说明

代付成功后根据下单时候的notify_url地址进行异步回调通知,商户需要接收信息处理自己订单。数据以POST方式通知给商户系统

如果商户的应答不是成功或者超时,平台系统任务任务通知失败,会通过一定策略(通知频率 0/5/10/15/30/180/300/600/1800,单位: 秒)订单重新方式通知,尽可能保证通知到商户,但不保证通知最终成功。因为存在同一个订单重新发送给通知商家后台情况,所以商户后必须正确处理重复通知,进行订单号查询验证,保证重复处理。

推荐做法:进行处理时,首先检查对应业务数据的状态,判断该通知是否已经处理过,如果没有处理过再进行处理,如果处理过直接返回结果成功。在对业务数据进行状态检查和处理之前,要采用数据锁进行并发控制,以避免函数重入造成的数据混乱。

特别提醒:注意通知notify_ur要能外网访问;保证回调商户系统对于代付结果通知的内容一定要做签名验证,并对接收到的通知参数中订单号和金额与自身业务系统中的单号和金额对比校验,校验一致后方可更新自身系统订单状态

响应数据

字段名	参数	必填	类型	说明
商户ld	mch_id	是	string	下单请求时的商户id
商户订单号	mch_order	是	string	下单请求时的订单号
实际下单金额	amt	是	int	实际的充值金额,单位厘备注说明:1元=1000厘
签名类型	sign_type	是	string	默认md5-详情参考接口安全说明
订单币种	amt_type	是	string	cny 人民币
平台查询的时间	created_at	是	int	时间戳
订单成功代付时间	success_at	是	int	时间戳-代付成功时候才有值 空值时候在签名 sign中要排除
状态	status	是	int	0: 未知错误, 1: 未执行状态, 2: 代付成功, 3: 撤销订单
错误提示	desc	否	string	当status为0或3时,会有错误提示
签名	sign	是	string(32)	MD5签名结果,详见"sign安全规范"

后台通知结果反馈-商家系统处理本地订单以后记得通知平台

返回结果	说明
success	处理成功,平台收到此结果后不再进行后续通知
fail或其它字符	处理不成功,平台收到此结果或者没有收到任何结果,系统通过补单机制再次通知

订单查询

说明

根据商户订单号查询平台的具体订单信息。

正式服接口地址: https://t-api.retenai.com/fetch order.api

请求参数

字段名	参数	必填	类型	说明
商户id	mch_id	是	string(32)	商户ID,由平台分配
订单号	mch_order	是	string(50)	订单号商家系统创建-可用于查询订单
查询时间	created_at	是	int	请求查询时间戳
加密方式	sign_type	是	string(10)	加密类型,取值: md5默认: md5
签名	sign	是	string(32)	MD5签名结果,详见"sign安全规范"

响应数据

字段名	参数	必填	类型	说明
商户ld	mch_id	是	string	下单请求时的商户id
商户订单号	mch_order	是	string	下单请求时的订单号
实际下单金额	amt	是	int	实际的充值金额,单位厘备注说明:1元=1000厘
签名类型	sign_type	是	string	默认md5-详情参考接口安全说明
订单币种	amt_type	是	string	cny 人民币
平台查询的时间	created_at	是	int	时间戳
订单成功代付 时间	success_at	是	int	时间戳-代付成功时候才有值 空值时候在签名 sign中要排除
状态	status	是	int	0: 未知错误, 1: 未执行状态, 2: 代付成功, 3: 撤销订单
错误提示	desc	否	string	当status为0或3时,会有错误提示
签名	sign	是	string(32)	MD5签名结果,详见"sign安全规范"

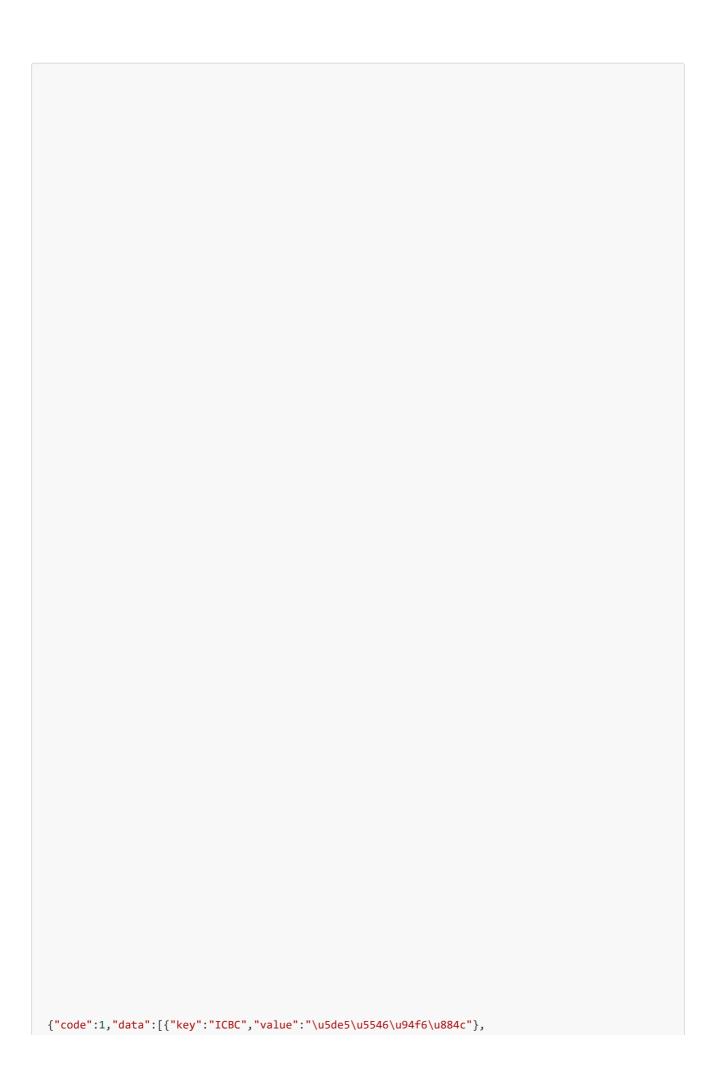
sign安全规范

- 1. 表单数组添加 mch_key-商户秘钥(商户配置信息)
- 2. ksort 排序数组
- 3. 把数组组装成查询字符串-直接拼接(排除空值字段)
- 4. 生成sign值,md5 加密查询字符串
- 5. 删除表单数组中的mch_key,并把sign值追加到表单数组中

```
//0 原数组
Array
(
          [mch_order] => 20171206142839049
          [amt] \Rightarrow 1
          [client_ip] => 192.168.1.176
           [remark] => 产品备注
           [notify_url] => https://app.zlsky.me/notify.php
          [mch_id] => t9awtvk6dn
          [sign type] => md5
          [created at] => 1512541824
)
//1 添加 mch key
Array
           [mch_order] => 20171206142839049
          [amt] => 1
          [client_ip] => 192.168.1.176
           [remark] => 产品备注
          [notify_url] => https://app.zlsky.me/notify.php
           [mch id] => t9awtvk6dn
          [sign_type] => md5
          [created_at] => 1512541824
          [mch_key] => 25e72d96d0ffe0bb74373344d986df3c
)
//2 ksort 排序数组
Array
          [amt] => 1
          [call] => {user:1}
          [client_ip] => 192.168.1.176
          [created at] => 1512541824
          [mch_id] => t9awtvk6dn
          [mch key] => 25e72d96d0ffe0bb74373344d986df3c
           [mch order] => 20171206142839049
          [notify url] => https://app.zlsky.me/notify.php
          [remark] => 产品备注
          [sign_type] => md5
)
//3 拼装成查询字符串-直接拼接(排除空值字段)
$queryStr = amt=1&call=
\{user:1\} \& client\_ip=192.168.1.176 \& created\_at=1512541824 \& mch\_id=t9 a wtvk6 dn \& mch\_key=25e72 d96 d0 ffe0 bases a constant of the consta
b74373344d986df3c&mch_order=20171206142839049&notify_url=https://app.zlsky.me/notify.php&remark=
产品备注&sign type=md5
//4 生成sign值, md5 加密查询字符串
sign=md5($queryStr)
sign=5883eb7db6fc28286f440b291c4bc24a
//5 删除表单数组中的mch_key,并把sign值追加到表单数组中
```

获取银行接口

- 请求接口: https://t-api.retenai.com/bank list.api
- 请求方式: get
- 返回数据:



```
{"key":"ABC","value":"\u519c\u4e1a\u94f6\u884c"},
{"key": "CMB", "value": "\u62db\u5546\u94f6\u884c"},
{"key":"CCB","value":"\u5efa\u8bbe\u94f6\u884c"},
{"key":"CMBC","value":"\u6c11\u751f\u94f6\u884c"},
{"key":"BOC","value":"\u4e2d\u56fd\u94f6\u884c"},
{"key":"BCM","value":"\u4ea4\u901a\u94f6\u884c"},
{"key":"CIB","value":"\u5174\u4e1a\u94f6\u884c"},
{"key": "CEB", "value": "\u5149\u5927\u94f6\u884c"},
{"key":"GDB", "value":"\u5e7f\u4e1c\u53d1\u5c55\u94f6\u884c"},
 \\ \{ "key": "PSBC", "value": "\u90ae\u653f\u50a8\u84c4\u94f6\u884c" \}, \\
{"key":"CNCB","value":"\u4e2d\u4fe1\u94f6\u884c"},
{"key": "SPDB", "value": "\u6d66\u53d1\u94f6\u884c"},
{"key":"PAB","value":"\u5e73\u5b89\u94f6\u884c"},
{"key":"HXB","value":"\u534e\u590f\u94f6\u884c"},
{\text{"key":"ADBC","value":"\u519c\u4e1a\u53d1\u5c55\u94f6\u884c"},}
{"key": "RCC", "value": "\u519c\u6751\u4fe1\u7528\u793e"},
{"key":"CB", "value": "\u5546\u4e1a\u94f6\u884c"},
{\text{"key":"RCB","value":"\u519c\u6751\u5546\u4e1a\u94f6\u884c"},}
{"key": "SHB", "value": "\u4e0a\u6d77\u94f6\u884c"},
{"key":"BOB","value":"\u5317\u4eac\u94f6\u884c"},
{"key":"JSB","value":"\u6c5f\u82cf\u94f6\u884c"},
{\text{"key":"BOCD","value":"\u6210\u90fd\u94f6\u884c"},}
{"key":"NJCB","value":"\u5357\u4eac\u94f6\u884c"},
{"key":"HZB","value":"\u676d\u5dde\u94f6\u884c"},
{"key":"EGB","value":"\u6052\u4e30\u94f6\u884c"},
{"key":"QDCCB", "value":"\u9752\u5c9b\u94f6\u884c"},
{"key":"BODL","value":"\u5927\u8fde\u94f6\u884c"},
{"key":"GZCB","value":"\u5e7f\u5dde\u94f6\u884c"},
{"key":"CZB","value":"\u6d59\u5546\u94f6\u884c"},
{"key":"CQCB","value":"\u91cd\u5e86\u94f6\u884c"},
{"key":"TCCB", "value": "\u5929\u6d25\u94f6\u884c"},
{"key": "CBHB", "value": "\u6e24\u6d77\u94f6\u884c"},
{"key": "BSB", "value": "\u5305\u5546\u94f6\u884c"},
{"key":"NCHCB","value":"\u5357\u660c\u94f6\u884c"},
{"key":"NBCB","value":"\u5b81\u6ce2\u94f6\u884c"},
{"key":"HRBCB", "value":"\u54c8\u5c14\u6ee8\u94f6\u884c"},
{"key":"HRXJB","value":"\u534e\u878d\u6e58\u6c5f\u94f6\u884c"},
{\text{"key":"QLB","value":"}}
{"key":"MINTAIB","value":"\u6c11\u6cf0\u5546\u884c"},
{"key": "SJB", "value": "\u76db\u4eac\u94f6\u884c"},
{"key":"QSB","value":"\u9f50\u5546\u94f6\u884c"},
{"key":"DDB","value":"\u4e39\u4e1c\u5546\u884c"},
{"key":"BOFS","value":"\u629a\u987a\u94f6\u884c"},
{"key":"FXB","value":"\u961c\u65b0\u94f6\u884c"},
{\text{wey}}: "JZB", "value": "u9526u5ddeu94f6u884c"},
{"key": "BOLY", "value": "\u8fbd\u9633\u94f6\u884c"},
{"key":"BOTL","value":"\u94c1\u5cad\u94f6\u884c"},
{"key":"BOYK","value":"\u8425\u53e3\u94f6\u884c"},
{"key":"XTYB","value":"\u90a2\u53f0\u5546\u884c"},
{"key":"HDCB","value":"\u90af\u90f8\u94f6\u884c"},
{"key":"HEBB","value":"\u6cb3\u5317\u94f6\u884c"},
{"key": "CZCCB", "value": "\u6ca7\u5dde\u94f6\u884c"},
{"key":"LCCB","value":"\u5eca\u574a\u94f6\u884c"},
```

```
{"key":"CDEB","value":"\u627f\u5fb7\u94f6\u884c"},
{"key":"PDSB","value":"\u5e73\u9876\u5c71\u94f6\u884c"},
{"key":"ZMDB","value":"\u9a7b\u9a6c\u5e97\u94f6\u884c"},
{"key":"ZZB","value":"\u90d1\u5dde\u94f6\u884c"},
{"key":"XXSSH","value":"\u65b0\u4e61\u94f6\u884c"},
{"key":"BOLUOY","value":"\u6d1b\u9633\u94f6\u884c"},
{"key":"BOXC","value":"\u8bb8\u660c\u94f6\u884c"},
{"key":"HKOUB","value":"\u6c49\u53e3\u94f6\u884c"},
{"key": "CSCB", "value": "\u957f\u6c99\u94f6\u884c"},
{"key":"DYCCB","value":"\u5fb7\u9633\u94f6\u884c"},
{"key":"LSB","value":"\u83b1\u5546\u94f6\u884c"},
{"key":"WFCCB","value":"\u6f4d\u574a\u94f6\u884c"},
{"key":"YTAIB","value":"\u70df\u53f0\u94f6\u884c"},
{"key":"LSBC","value":"\u4e34\u5546\u94f6\u884c"},
{"key":"DZB","value":"\u5fb7\u5dde\u94f6\u884c"},
{"key":"JNB","value":"\u6d4e\u5b81\u94f6\u884c"},
{"key": "BORZ", "value": "\u65e5\u7167\u94f6\u884c"},
{"key":"LONGJB","value":"\u9f99\u6c5f\u94f6\u884c"},
{"key":"B0IMC","value":"\u5185\u8499\u53e4\u94f6\u884c"},
{"key":"FJHXB","value":"\u798f\u5efa\u6d77\u5ce1\u94f6\u884c"},
{"key":"QZCCB","value":"\u6cc9\u5dde\u94f6\u884c"},
{"key":"XMCCB","value":"\u53a6\u95e8\u94f6\u884c"},
{"key":"GZCCB","value":"\u8d63\u5dde\u94f6\u884c"},
{"key":"JJCCB","value":"\u4e5d\u6c5f\u94f6\u884c"},
{"key":"SRB","value":"\u4e0a\u9976\u94f6\u884c"},
{"key":"GYCCB", "value":"\u8d35\u9633\u94f6\u884c"},
{"key":"GUILB","value":"\u6842\u6797\u94f6\u884c"},
{"key":"LZCCB","value":"\u67f3\u5dde\u94f6\u884c"},
{\text{"key":"BOBBG","value":"\u5e7f\u897f\u5317\u90e8\u6e7e\u94f6\u884c"},}
{"key":"HZCCB","value":"\u6e56\u5dde\u94f6\u884c"},
{"key":"JXCCB","value":"\u5609\u5174\u94f6\u884c"},
{"key":"JHCCB","value":"\u91d1\u534e\u94f6\u884c"},
{"key": "SXCCB", "value": "\u7ecd\u5174\u94f6\u884c"},
{\text{"key": "TAIZB", "value": "\u53f0\u5dde\u94f6\u884c"},}
{"key":"WZCB","value":"\u6e29\u5dde\u94f6\u884c"},
{"key":"FUDB","value":"\u5bcc\u6ec7\u94f6\u884c"},
{"key": "GDNYB", "value": "\u5e7f\u4e1c\u5357\u7ca4\u94f6\u884c"},
{"key":"DONGGB","value":"\u4e1c\u839e\u94f6\u884c"},
{"key":"YCCCB","value":"\u5b81\u590f\u94f6\u884c"},
{"key":"JSHB","value":"\u664b\u5546\u94f6\u884c"},
{"key":"JCCB", "value": "\u664b\u57ce\u94f6\u884c"},
{"key": "GSB", "value": "\u7518\u8083\u94f6\u884c"},
{"key":"LZSB","value":"\u5170\u5dde\u94f6\u884c"},
{"key":"HSB","value":"\u5fbd\u5546\u94f6\u884c"},
{\text{"key":"JLB","value":"\u5409\u6797\u94f6\u884c"},}
{\text{"key":"CCAB","value":"\u957f\u5b89\u94f6\u884c"},}
{"key":"XACB","value":"\u897f\u5b89\u94f6\u884c"},
{"key": "CCQTGB", "value": "\u91cd\u5e86\u4e09\u5ce1\u94f6\u884c"},
{"key":"NCB","value":"\u5b81\u6ce2\u901a\u5546\u94f6\u884c"},
{"key":"ZHAOZB","value":"\u67a3\u5e84\u94f6\u884c"},
{"key": "BEEB", "value": "\u911e\u5dde\u94f6\u884c"},
{"key":"XTB","value":"\u90a2\u53f0\u94f6\u884c"},
{"key":"KTHAIB","value":"\u6cf0\u4eac\u94f6\u884c"},
```

```
{"key":"SUZB","value":"\u82cf\u5dde\u94f6\u884c"},
{"key": "BOQH", "value": "\u9752\u6d77\u94f6\u884c"},
{"key":"KLB","value":"\u6606\u4ed1\u94f6\u884c"},
{"key": "CHIYUB", "value": "\u96c6\u53cb\u94f6\u884c"},
{"key":"HUBEIB","value":"\u6e56\u5317\u94f6\u884c"},
{\text{"key":"BOHLD","value":"\u846b\u82a6\u5c9b\u94f6\u884c"},}
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获取省市接口

- 请求接口: https://t-api.retenai.com/province list.api
- 请求方式: get
- 返回数据:

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