CaresPAY

CaresPay API

Effective date：   2019/09/08   Auditor：   Tony

1.0 Interface specification

1.1 Communication Secrecy Protocol

● Communication process

Payment request message is sent using HTTPS transmission protocol, POST submission mode, uniformly coded UTF-8.

● Merchant verification

MD5 signature security authentication, and the signature string is spliced in the following formats:

merNo + billNo + currency + amount + returnURL + key

1.2 Symbolic conventions

Symbol	Descriptions
M	Must include
C	If conditions are met, they must include
O	Optional

1.3 Test link

TestBaseURL: https://testurl.carespay.com:28081
Tets 2D Account information or   2D to 3D transaction:
(**Two types of transactions appear randomly, test multiple transactions**)
MerNo : 100140
md5key: ^Qdb}Kzy

Test   3D Account information:
MerNo : 100204
md5key: Dp}MwSfW

Client background login address：

http://3778f008r2.qicp.vip:63256/system/login

Client ID：13_admin

Password： 123123123

2.0 Payment Port

2.1   Request Parameters List(/carespay/pay)

Submitted data format : application/x-www-form-urlencoded

Field ID	Field Name		M/C/O	Descriptions
merNo	Merchant number	String(6)	M	Assigned merchant number
amount	Payment amount	String	M	Accurate to 2 decimal places.
billNo	Merchant OrderNo	String(1,30)	M	letters, numbers_- no more than 30 digits
currency	Payment currency	String(1)	M	See Appendix1
language	language	String(2)	M	EN
returnURL	returnURL	String(1,150)	M	Return address after payment is completed
notifyUrl	Notification address	String(1,150)	C	URL to receive unsolicited notifications.Must be accessible from extranet
tradeUrl	TradeURL	String(1,150)	M	Trading website
lastName	lastName	String(1,150)	M	no more than 30 digits
firstName	firstName	String(1,150)	M	no more than 60 digits
country	Bill country	String(2)	M	Eg.US
state	Bill state	String(1,150)	M	
city	Bill city	String(1,150)	M	
address	Bill address	String(1,150)	M	

zipCode	Bill zipCode	String(1,150)	M	
email	Bill email	String(1,150)	M	
phone	Bill phone	String(1,150)	M	
shippingFirstName	Theconsignee firstname	String(1,150)	M	
shippingLastName	The consignee lastname	String(1,150)	M	
shippingCountry	Shipping Country	String(2)	M	Eg.US
shippingState	Shipping State	String(1,150)	M	
shippingCity	Shipping City	String(1,150)	M	
shippingAddress	Shipping Address	String(1,150)	M	
shippingZipCode	Shipping Zip Code	String(1,150)	M	
shippingEmail	Shipping Email	String(1,150)	M	
shippingPhone	Shipping Phone	String(1,150)	M	
cardNum	Card Number	String(14,16)	M	**non-skip is necessary**
year	Validity year	String(4)	C	Length should be 4，**non-skip is necessary**
month	Validity month	String(2)	C	Length should be 2,**non-skip is necessary**
cvv2	Security code	String(3,4)	C	Length should be 3 or 4,**non-skip is necessary**
cardBank	Issuing bank	String(1,150)	C	no more than 60 digits
productInfo	Product Information	String(1,4000)	M	no more than 4000 digits(json string)
nationalCode	National Code	String(1,150)	O	Reserved fields
ip		String(1,150)	M	Customer's IP address
md5Info	MD5 signature informatio	String(1,150)	M	
acceptLanguage		string(0,50)	O	Cardholder browser supports languages
userAgent		string(0,100)	O	Cardholder Browser UserAgent

timeZone		string(0,50)	O	Cardholder Time Zone
javascriptEnabled		Values accepted: • true • false	O	Does the browser support JavaScript

Tips：

The md5Info signature string is directly concatenated into a MD5 signature as follows

merNo + billNo + currency + amount + returnURL + key

Where key is the assigned merchant secret key, please contact the docking personnel to get the test secret key

2.2 Rebill Request Parameters List(/carespay/rebill)

Field ID	Field Name	M/C/O	Descriptions
merNo	Merchant number	M	Assigned merchant number
amount	Payment amount	M	Accurate to 2 decimal places.
billNo	Merchant OrderNo	M	Non-platform merchants consist of a string of unique Numbers, no more than 30 digits；Platform merchants shall be composed of the format of "platform website address - merchant order number". The platform website address shall be no more than 30 digits, and the merchant order number shall be no more than 30 digits, consisting of a string of unique digits.
currency	Payment currency	M	See Appendix1
language	language	M	EN
returnURL	returnURL	M	Return address after payment is completed
notifyUrl	Notification address	C	URL to receive unsolicited notifications.Must be accessible from extranet
tradeUrl	TradeURL	M	Trading website
productInfo	Product Information	M	no more than 4000 digits(json string)

rebillToken	Rebill Access Token	M	1. Provide the payment request in the response field; 2. Only use the https://ssl.carespay.com/carespay/pay interface for the first time payment; 3. RebillToken is valid for 7200 seconds, and it is recommended to refresh rebillToken in the central control way.
md5Info	MD5 signature informatio	M	

Tips：

The md5Info string is directly concatenated into a string as MD5 signature

Follows：merNo + billNo + currency + amount + returnURL + key

Where key is the assigned merchant secret key, please contact the docking personnel to get the test secret key

3.0 Response parameters

3.1 3D transaction first return or 2D to 3D transaction first return

1）Data received for the first time

Field ID	Field Name	M/C/O	Descriptions
auth3DUrl	3D authorized address	M	Value is a link address. you need to jump to this address in the browser
code	Return code	M	P0004

3.2 Final return data

2D Masercard is returned real time through response
2D Visa is returned real time through **returnUrl** return
3D or 2D to 3D channel delayed through **notifyUrl** return

Field ID	Field Name	M/C/O	Descriptions
code	Return code	M	P0001：success P0002：failed P0004：pending
message	Returned information	M	
orderNo	Payment order number	M	

merNo	Merchant number	M	
billNo	Merchant order number	M	
amount	Payment amount	M	
currency	Payment currency	M	
returnURL	Return URL	M	
tradeTime	Trade Time	M	
rebillToken	Rebill Access Token	M	
md5Info	MD5signatureinformation	C	Only the correct merchant number will be included, if empty, no need to check
tradeStatus	tradeStatus	M	The transaction is not used, and the returned data is not used as a reference for,no need to check transaction status
cnyexchangeRate	The exchange rate at which the transaction is converted to CNY.	M	Only successful transactions will be
threeDSecure	3Ds validation results	M	Non-3D transaction will returns Null
billAddr	The address where the transaction will appear on the cardholder's bill	M	Successful and failed orders will be returned

Where md5Info signature is sorted by amount, billNo, returnURL, merNo ,currency，and MD5key , the format is　MD5 signature　as follows:
merNo+billNo+currency+amount+returnURL+MD5key;
Where "key"is the assigned merchant secret key

4.0 Payment Order Status Query（/query/order）

Field ID	Field Name	M/C/O	Descriptions
merNo	Merchant number	M	
billNo	Merchant order number	M	
signature	MD5 signature	M	

Here, signature is MD5 signature as follows: merNo=merNo&billNo=billNo&key=key

Where "key"is the assigned merchant secret key

4.1 Query return information

Field ID	Field Name	M/C/O	Descriptions
code	Return code	M	P0001：query success ,Please check the tradestatus field information for order status A0001: The merchant number cannot be empty A0002:The parameter [merNo] format error! A0041:Parameter [billNo] can not be empty! A0044:Merchant does not exist! A0045:Merchant is not open! A0047:Verify signature failed! C0031:Transaction does not exist
message	Returned information	M	
orderNo	Payment order number	M	
merNo	Merchant number	M	
billNo	Merchant order number	M	
amount	Payment amount	M	
currency	currency	M	Currency number
tradeStatus	tradeStatus	M	S0001：Payment Successful S0002：Payment failed S0003：Pending S0004: Refund Successful S0005: Refund Failed S0006: Refund Pending S0007: Charge Back
remark	remark		

4.2 Payment Order Status Query（/query/batchlist）

Field ID	Field Name	M/C/O	Descriptions
merNo	Merchant number	M	
startDate	Trading start time	M	
endDate	The end of time	M	2020-11-04 00:00:00
signature	MD5 signature	M	2020-11-04 23:59:59
pages	The page number	M	

Here, signature is MD5 signature as

follows:merNo=merNo&startDate=startDate&endDate=endDate&key=key

Where "key"is the assigned merchant secret key

4.3　Query return information

Field ID	Field Name	M/C/O	Descriptions
code	Return code	M	P0001：query success,Please check the tradestatus field information for order status A0001: The merchant number cannot be empty A0002:The parameter [merNo] format error! A0041:Parameter [billNo] can not be empty! A0044:Merchant does not exist! A0045:Merchant is not open! A0047:Verify signature failed! C0031:Transaction does not exist
message	Returned information	M	
total	Total number of records queried	M	
batchList	Query data list	M	Json

4.4 batchList

Field ID	Field Name	M/C/O	Descriptions
orderNo	Payment order number	M	
merNo	Merchant number	M	

merOrderNo	Merchant order number	M	
amount	Payment amount	M	
currency	currency	M	
tradeStatus	tradeStatus	M	S0001：Payment Successful S0002：Payment failed S0003：Pending S0004: Refund Successful S0005: Refund Failed S0006: Refund Pending S0007: Charge Back
remark	remark	O	
transDate	Transaction date	M	1606275760000

5.0 RebillToken Query（/getRebillToken）

Field ID	Field Name	M/C/	Descriptions
merNo	Merchant number	M	
privateCardNo	Card number after privacy treatment	M	Card number after privacy treatment。leave the first 6 and 4 of the card number, the others are replaced by 6 *. eg:420000 ******0000
lastRebillToken	The latest expired rebillToken	M	

5.1 RebillToken Query return information

Field ID	Field Name	M/C/O	Descriptions
code	Return code	M	S0001：success A0001: The merchant number cannot be empty A0016: Merchant number error A0000:lastRebillToken error
message	Returned information	M	

rebillToken	Rebill access token number	M	

6.0 Payment Order Refund（/refund）

Field ID	Field Name	M/C/O	Descriptions
merNo	Merchant number	M	Assigned merchant number
orderNo	Payment order number	M	
amount	refundAmount	M	
signature	MD5 signature	M	
returnNotify	Return URL	C	
remark	Return resaon	C	

Here, signature is MD5 signature as

follows:amount=amount&merNo=merNo&orderNo=orderNo&key=key

Where "key"is the assigned merchant secret key

6.1 Refund return information

Field ID	Field Name	M/C/O	Descriptions
refundStatus	Return code	M	S0004：Refund successful S0005：　Refund failed C0029：　Refunded
orderNo	Payment order number	M	
merNo	Merchant number	M	
amount	Refund amount	M	
signature	MD5 signature	M	

7.0 Exception trade details list [orderList description]

Parameter names	Max length	Whether or not	Description

tradeNo	50	yes	[line order number] uniqueness The flow order number generated by the order transaction
orderNo	50	yes	Merchant order number: try to be unique The merchant order number generated by the order
amount	50	yes	[transaction amount] The amount of a trade order
currencyCode	50	yes	[trade currency] The currency of the trade order
excAmount	50	yes	[refund/chargeback amount]
excCurrencyCode	50	yes	【refund/chargeback currency】
transDate	50	yes	[trading hours] When the order was placed
submitDate	50	yes	[time for submission of refund/chargeback]
applyDate	50	yes	[refund/chargeback confirmation time]
status	2	yes	[state] Refund enquiry: 2: pending review 4: full refund 5: partial refund 7: rejected review 8: second refund 9: refund in progress Refusal to pay: 0: unpaid 1: rejected

reason	50	yes	[abnormal reasons] Reasons for refund/chargeback

8.0 The appendix I(The required currency needs to be opened with BD first)

currency	Currency code	Currency number
USD	USD	1
EUR	EUR	2
GBP	GBP	4
JPY	JPY	6
AUD	AUD	7
NOK	NOK	8
CAD	CAD	11
DKK	DKK	12
SEK	SEK	13
TWD	TWD	14
RUB	RUB	15
DEM	DEM	18
NZD	NZD	19
SGD	SGD	20
TRY	TRY	21

9.0 Return Code

Return code	Message
P0001	Payment success
P0002	Failed. Detail failed reason, see the table below（Information returned by the issuing bank）

P0004	Pengding
B0001	System is busy
A0001	Parameter [merNo] can not be empty
A0002	The parameter [merNo] format error
A0003	Parameter [amount] can not be empty
A0004	The parameter [amount] format error
A0005	Parameter [productInfo] can not be empty
A0006	Parameter [productInfo] length exceeds limit
A0007	Parameter [currency] can not be empty
A0008	The parameter [currency] format error
A0009	Parameter [cardNum] can not be empty
A0010	The parameter [cardNum] format error
A0011	Parameter [year] can not be empty
A0012	The parameter [year] format error
A0013	Parameter [month] can not be empty
A0014	The parameter [month] format error
A0015	The period of validity cannot be less than the current time
A0016	Parameter [cvv2] can not be empty
A0017	The parameter [cvv2] format error
A0018	Parameter [firstName] can not be empty
A0019	The parameter [firstName] format error
A0020	Parameter [lastName] can not be empty
A0021	The parameter [lastName] format error
A0022	Parameter [address] can not be empty
A0023	Parameter [city] can not be empty
A0024	Parameter [country] can not be empty
A0025	Parameter [zipCode] can not be empty
A0026	Parameter [email] can not be empty
A0027	The parameter [email] format error
A0028	Parameter [phone] can not be empty
A0029	The parameter [phone] format error
A0030	Parameter [shippingFirstName] can not be empty
A0031	Parameter [shippingLastName] can not be empty

A0032	Parameter [shippingAddress] can not be empty
A0033	Parameter [shippingCity] can not be empty
A0034	Parameter [shippingCountry] can not be empty
A0035	Parameter [shippingZipCode] can not be empty
A0036	Parameter [shippingEmail] can not be empty
A0037	The parameter [shippingEmail] format error
A0038	Parameter [shippingPhone] can not be empty
A0039	Parameter [returnURL] can not be empty
A0040	Parameter [language] can not be empty
A0041	Parameter [billNo] can not be empty
A0042	The parameter [billNo] format error
A0043	Parameters [billNo] repeat
A0044	Merchant does not exist
A0045	Merchant is not open
A0046	Currency Error
A0047	Verify signature failed
A0048	Channel not open
A0049	Currency exchange rate not set
A0050	Parameter [ip] can not be empty
A0051	Deal is being processed
R0001	Monthly turnover exceeds the limit
R0002	The daily turnover exceeds the limit
R0003	The black card
R0004	The black card Bin
R0005	Black email
R0006	Black IP
R0007	Merchants black card
R0008	Merchants black email
R0009	Merchants black IP
R0010	The number of successful transactions of the same card number and the same merchant exceeds
R0011	the number of successful transactions within one day for the same merchant with the same em

R0012	The number of successful transactions of the same merchant within one day exceeds the limit
R0013	The number of successful transactions within one day for the same merchant with the same IP
R0014	The number of failures of the same card number exceeds the limit within a certain period of
R0015	The number of transactions with the same card number exceeds the limit within a certain per
R0016	The number of failures in the same mailbox exceeded the limit in a
R0017	The number of transactions in the same mailbox exceeds the limit in a certain period of tim
R0018	The number of failures of the same phone number in a certain period of time exceeded the li
R0019	The number of transactions on the same phone number exceeds the limit in a certain period o
R0020	The number of failures over a certain period of time for the same IP exceeds the limit
R0021	The number of transactions of the same IP exceeds the limit in a certain period of time
R0022	Website inactive
R0023	The number of successful payment by the same card number and the same store
R0024	The number of successful payment by the same email address and the same store
R0025	The number of CARDS used by different stores in the same mailbox
R0026	The amount paid is greater than the upper limit of the amount limit
R0027	The amount paid is less than the limit of the amount
R0028	High risk trading
R0029	The number of terminal transactions exceeds the limit
R0030	High risk Country!
R0031	High risk Country!
R0032	High risk Country!
R0033	High risk Country!
R0034	High risk Country!
R0035	High risk trading!
R0036	Black mobile phone number!
R0037	Black mobile phone number!
R0038	The number of daily transactions exceeds the limit!
R0039	Limit card number!

R0040	Limit card email!
R0041	Limit white group!
R0042	The maximum amount of a single terminal exceeds the limit
R0043	merchant black cardBin!
R0045	Limit card number!
R0046	Card Not on the whitelist!
R0047	Eail Not on the whitelist!
R0048	Not on the whitelist!
R0061	Limited card per designated risk control.
R0062	Insufficient funds times over limit

10.0 Return code and corresponding reason

The reason for failure（Information returned by the issuing bank）
Expired card
Do not honor
Insufficient funds
StolenOrLostCard
Invalid card or Transaction
Invalid amount/Amount Exceed
Invalid PIN
Refer to card issuer
Transaction not permitted to cardholders
HighRisk（Risk transactions considered by the issuer）
Restricted card
Other
Acquirer Rejected（Acquirer rejects transaction）
Acquirer Rejected-Abnormal Card - macResopnse is 03 Acquirer Rejected-Authorization message submitted Acquirer Rejected-Backend timed out Acquirer Rejected-Transaction declined by 3DS Acquirer Rejected-Transaction declined by Risk control system
Allowable number of PIN tries exceeded black address! black card bin!

black card!

Black Cardbin

black email!

black fullname!

Contact Card Issuer

Cryptographic failure Decline

Exceeds withdrawal amount limit

Exceeds withdrawal count limit

Insufficient funds times over limit

Invalid card number

Invalid issuer

Invalid merchant

Invalid/nonexistent account specified (general)

Life Cycle Error

Limited card per designated risk control.

Policy Reason Declines

Refer to card issuer

Repeat success transactions at the same card number!

Repeat success transactions in the same mailbox!

Restricted card

Security Reason Declines

Security violation (source not correct issuer)

Single amount exceeds!

The amount paid is too small!

The same card number repeats the failed transaction!

ThreeDSFailed

Transaction not permitted to acquirer/terminal

Transaction not permitted to issuer/cardholder

Revise date	Version No.	Reviser	Release date
2019/09/08	V1.0	Tony	2019/09/08
2022/05/23	V1.1	Tony	2022/05/23

2022/09/08	V1.2	Tony	2022/09/08
2022/11/22	V1.3	Tony	2022/11/22
2023/01/08	V1.4	Tony	2023/01/08
2023/03/20	V1.5	Tony	2023/03/20
2023/05/09	V1.6	Tony	2023/05/09