

# QWIPI

## Application programming interface

QWIPI-3DS-V.1.0.0.2-2016

#	Change date	Version	Description	Author
1	2015-05-06	V.1.0.0.1-2015	Document created	Corvax
2	2015-05-18	V.1.0.0.2-2015	Corrected Card Expiry Year parameter	Corvax
3	2015-12-22	V.1.0.0.3-2015	Corrected Card Expiry Year parameter	Corvax
4	2016-06-21	V.1.0.0.1-2016	Added new parameter “userAgent” to section 1.1.1 Payment request parameters.	Corvax
5	2016-09-26	V.1.0.0.2-2016	Added returnUrl and bgReturnUrl parameters to section 1.1.1 Payment request parameters.	Corvax

# Interface Development

## 1. Payment Request API

### 1.1 Payment request parameters and details

Request information is submitted to payment platform using html form by **POST** method.

Request submitting URL: <https://secure.qwipi.com/universal3DS/payments.jsp>

#### 1.1.1 Submitting parameters table

Name	Specification	Max length	Required	Description
operation	Code of operation.	2	Yes	01 – for payment operation
merNo	Merchant NO	10	Yes	QWIPi MID of merchant. Ex: merNo=88888
cardNum	Card NO	16	Yes	Ex: &cardNum=4000000000000001
cvv2	Card CVV2	3	Yes	Ex: &cvv2=123
month	Card expiry month	2	Yes	Format: MM, Ex: &month=09
year	Card expiry year	4	Yes	Format: YYYY, Ex: &year=2016
cardHolderIp	Cardholder's IP	34	Yes	Ex: &cardHolderIp=127.0.0.1
dateTime	Trade time	14	Yes	Format: YYYYMMDDHHMMSS Ex: &dateTime=20121015151310
billNo	Unique order NO.	40	Yes	Generate in merchant's side Ex: &billNo=abc12345
currency	Transaction currency	3	Yes	Ex: &currency=USD
amount	Total amount of this order, USD	20	Yes	Format: 9999999999999999.99 Ex: &amount=15.47
language	Transaction language	3	Yes	ENG - English CHN – Chinese RUS – Russian Ex: &language=ENG
md5Info	MD5 encrypt data	32	Yes	Generates by special formula. See 1.1.2 Ex: &md5Info=D79DK876LDJNB
returnUrl	Merchants URL to receive our callback through browser	200	Yes	Ex: &returnUrl=http://merchant.com/returnUrl
bgReturnUrl	Merchants URL to receive our callback through server to server connection	200	Yes	Ex: &returnUrl=http://merchant.com/bgReturnUrl
Billing information				
firstName	Customers first name	100	Yes	Ex: &firstName=John
middleName	Customers middle name	100	No	Ex: &middleName=Jr.
lastName	Customers last name	100	Yes	Ex: &lastName=Brown
dob	Customers date of birth	8	Yes	Format: YYYYMMDD Ex: &dob=19751023
ssn	Social security number of customer	20	No	May be sent full 9 digit SSN or only last 4 digits.

				Ex: &ssn=1234
email	Customers email	150	Yes	Ex: <a href="#">&amp;email=mail@mail.com</a>
phone	Customers phone number	50	Yes	Ex: &phone=1234567
zipCode	Customers zip code	100	Yes	Ex: &zipCode=90567
address	Customers address	400	Yes	Ex: &address=Baker street 223
city	Customers city	100	Yes	Ex: &city=London
state	Customers state.	100	Yes	For USA two lettered official USPS abbreviation. See 4. "States official USPS abbreviation" Ex: &state=TX
country	Customers country	100	Yes	ISO 3166 Country Code (2-letter) See 3. "Country codes" table. Ex: &country=US
userAgent	Customers browsers user_agent. More info: <a href="https://en.wikipedia.org/wiki/User_agent">https://en.wikipedia.org/wiki/User_agent</a>	250	No*	Ex: &&userAgent=Mozilla/5.0 (Windows NT 6.1; WOW64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/51.0.2704.103 Safari/537.36 <b>*This parameter will become MANDATORY from 2016-08-01</b>
<b>Shipping information</b>				
shippingFirstName	Consignee's first name	100	No	Ex: &shippingFirstName=Donald
shippingLastName	Consignee's last name	100	No	Ex: &shippingLastName=Duck
shippingEmail	Consignee's Email	150	No	Ex: <a href="#">&amp;shippingEmail=dd@me.tv</a>
shippingPhone	Consignee's telephone NO	50	No	Ex: &shippingPhone=1234567
shippingZipcode	Consignee's zip code	100	No	Ex: &shippingZipcode=98078
shippingAddress	Consignee's address	400	No	Ex: &shippingAddress=Street 12
shippingCity	Consignee's city	100	No	Ex: &shippingCity=Detroit
shippingState	Consignee's state	100	No	Ex: &shippingState=Illinois
shippingCountry	Consignee's country	100	No	Ex: &shippingCountry=US
<b>Other information</b>				
products	Merchandise information	1000	No	Ex: &products=Mobile phone
remark	Trade additional information	200	No	Ex: &remark=The best phone

### 1.1.2 md5Info parameter composition:

md5Info = MD5Encrypt(merNo + billNo + currency + amount + dateTime + md5Key).

### 1.1.3 Example:

<https://secure.qwipi.com/universal3DS/payments.jsp?merNo=88902&billNo=1234567&dateTime=20111005120000&currency=USD&language=ENG&cardHolderIp=255.255.255.255&md5Info=142E4F3F8E58AC77216F5DCFE19E0B00&cardNum=4000000000000002&cvv2=123&month=12&year=12&firstName=firstName&lastName=lastName&email=mail@mail.com&phone=123456789&dob=19770311&ssn=1234&zipCode=1234567&address=address&city=city&state=state&country=country&amount=100&products=products&remark=remark>

## 1.2 Payment System response

Response information is returned to client's platform by **POST** method.

### 1.2.1 Response parameters table

Name	Specification	Max length	Description
operation	Operation code	2	01
resultCode	Result code	2	0 – Successful 1 – Failed 2 – Processing
errorCode	Error Code	10	Code of fail reason. See 5. Error codes table.
merNo	Merchant NO	10	Merchants ID number
billNo	Merchant's unique order NO.	40	Generated by merchant
amount	Total amount of this order	20	Format: 9999999999999999.99
currency	Transaction currency	3	USD
dateTime	Trade time	14	Format: YYYYMMDDHHMMSS
orderId	Payment system order NO	20	May be empty, If some errors occurring
remark	Remark	1000	Merchants remark
md5Info	MD5 encrypt data	32	Security info generated by special formula. See 1.2.2
billingDescriptor	Billing descriptor	1000	Billing descriptor

### 1.2.2 md5Info parameter composition:

$md5Info = MD5Encrypt(merNo + billNo + currency + amount + resultCode + dateTime + md5Key)$ .

## 2. Refund API

### 2.1 Payment request parameters and details

Request information must be submitted to refund platform with HttpClient , and submitting mode is **POST**.

Request submitting URL:

<https://secure.qwipi.com/universalS2S/refund>

#### 2.1.1 Parameters table

Name	Specification	Max length	Required	Description
resType	Type of response	10	No	JSON, XML, STRING Default: JSON
operation	Operation code	2	Yes	Only "02" (for refund)
orderId	Payment system Order Id	20	Yes	Original transaction Id
billNo	Merchant's serial order number	40	Yes	Must be identical with original <b>payment</b> transaction
amount	Transactions total amount	20	Yes	Format: 9999999999999999.99
amountRefund	Amount of refund money	20	Yes	You may refund full amount or only part of it. Refund amount cannot be larger than original transaction amount.
returnUrl	URL of merchants valid page	100	Yes	If needed system may send notification to this URL
md5Info	MD5 encrypted sign key	32	Yes	Security info generated by special formula. See 2.1.2

#### 2.1.2 md5Info parameter composition

$md5Info = md5(orderId + billNo + amount + amountRefund + md5Key);$

#### 2.1.3 Example:

<https://secure.qwipi.com/universal3DS/refund?operation=02&orderId=1234567890&billNo=1234567&amount=100.00&amountRefund=20.00&md5Info=ABCDEFGHJKLMNOPQRSTUVWXYZ123456>

## 2.2 Payment system response

Response information is returned to client's platform as **JSON, XML, STRING**. See 2.2.3

#### 2.2.1 Response parameters table

Name	Specification	Max length	Description
operation	Operation code	2	02
resultCode	Result code	3	0 – Success 1 – Failed 2 – Processing
errorCode	Code of error.	8	See 5. Error Codes table.
orderId	Payment system order Id	20	Original transaction payment system order Id
billNo	Merchant's serial order number	40	Merchant's serial order number
amount	Amount transaction	20	Format: 9999999999999999.99
amountRefund	Amount of refund	20	Format 9999999999999999.99
remark	Remark	1000	Remark
md5Info	MD5 encrypted sign key	32	Security info generated by special formula. See 2.2.2

### 2.2.2 md5Info parameter composition

md5Info = md5(orderId+billNo+amount+amountRefund+md5Key);

### 2.2.3 Example:

#### JSON:

```
{"operation":"02",  
  "resultCode":"1",  
  "errorCode":"2000010",  
  "orderId":"123456789",  
  "billNo":"abc123",  
  "amount":"50.00",  
  "amountRefund":"45.00",  
  "remark":"Transaction is not found to refund",  
  "md5Info":"B0011BFFE04C53338301F2540D3B7857"}
```

#### XML:

```
<?xml version="1.0" encoding="UTF-8"?><response>  
<operation>02</operation>  
<resultCode>1</resultCode>  
<errorCode>2000010</errorCode>  
<orderId>123456789</orderId>  
<billNo>abc123</billNo>  
<amount>50.00</amount>  
<amountRefund>45.00</amountRefund>  
<remark>Transaction is not found to refund</remark>  
<md5Info>B0011BFFE04C53338301F2540D3B7857</md5Info>  
</response>
```

#### STRING:

```
operation=02||resultCode=1||errorCode=2000010||orderId=123456789||billNo=abc123||  
amount=50.00||amountRefund=50.00||  
remark=Transaction is not found to refund||md5Info=B0011BFFE04C53338301F2540D3B7857
```

### 3. Country codes ISO 3166-1

Code	Name	Code	Name	Code	Name
AF	Afghanistan	GI	Gibraltar	OM	Oman
AX	Aland Islands	GR	Greece	PK	Pakistan
AL	Albania	GL	Greenland	PW	Palau
DZ	Algeria	GD	Grenada	PS	Palestinian Territories
AS	American Samoa	GP	Guadeloupe	PA	Panama
AD	Andorra	GU	Guam	PG	Papua New Guinea
AO	Angola	GT	Guatemala	PY	Paraguay
AI	Anguilla	GG	Guernsey	PE	Peru
AQ	Antarctica	GN	Guinea	PH	Philippines
AG	Antigua and Barbuda	GW	Guinea-Bissau	PL	Poland
AR	Argentina	GY	Guyana	PT	Portugal
AM	Armenia	HT	Haiti	PR	Puerto Rico
AW	Aruba	HN	Honduras	QA	Qatar
AU	Australia	HK	Hong Kong	RE	Reunion
AT	Austria	HU	Hungary	RO	Romania
AZ	Azerbaijan	IS	Iceland	RU	Russia
BS	Bahamas	IN	India	RW	Rwanda
BH	Bahrain	ID	Indonesia	KN	Saint Kitts and Nevis
BD	Bangladesh	IR	Iran	LC	Saint Lucia
BB	Barbados	IQ	Iraq	PM	Saint Pierre and Miquelon
BY	Belarus	IE	Ireland	VC	Saint Vincent and the Grenadines
BE	Belgium	IM	Isle of Man	WS	Samoa
BZ	Belize	IL	Israel	SM	San Marino
BJ	Benin	IT	Italy	ST	Sao Tome and Principe
BM	Bermuda	JM	Jamaica	SA	Saudia Arabia
BT	Bhutan	JP	Japan	SN	Senegal
BO	Bolivia	JE	Jersey		Serbia
BA	Bosnia and Herzogovina	JO	Jordan	CS	Serbia and Montenegro
BW	Botswana	KZ	Kazakhstan	SC	Seychelles
BV	Bouvet Island	KE	Kenya	SL	Sierra Leone
BR	Brazil	KI	Kiribati	SG	Singapore
IO	British Indian Ocean Territory	KW	Kuwait	SK	Slovakia
BN	Brunei	KG	Kyrgyzstan	SI	Slovenia
BG	Bulgaria	LA	Laos	SB	Solomon Islands
BF	Burkina Faso	LV	Latvia	SO	Somalia
BI	Burundi	LB	Lebanon	ZA	South Africa
KH	Cambodia	LS	Lesotho	GS	South Georgia and the South Sandwish Islands
CM	Cameroon	LR	Liberia	KR	South Korea
CA	Canada	LY	Libya	ES	Spain
CV	Cape Verde	LI	Liechtenstein	LK	Sri Lanka
KY	Cayman Islands	LT	Lithuania	SD	Sudan
CF	Central African Republic	LU	Luxembourg	SR	Suriname

TD	Chad	MO	Macao	SZ	Swaziland
CL	Chile	MK	Macedonia	SE	Sweden
CN	China	MG	Madagascar	CH	Switzerland
CO	Colombia	MW	Malawi	SY	Syria
KM	Comoros	MY	Malaysia	TW	Taiwan
CG	Congo	MV	Maldives	TJ	Tajikistan
CD	Congo Democratic Republic of the	ML	Mali	TZ	Tanzania
CK	Cook Islands	MT	Malta	TH	Thailand
CR	Costa Rica	MQ	Martinique	TL	Timor-Leste
CI	Cote d'Ivoire	MH	Marshall Islands	TG	Togo
HR	Croatia	MR	Mauritania	TK	Tokelau
CU	Cuba	MU	Mauritius	TO	Tonga
CY	Cyprus	YT	Mayotte	TT	Trinidad and Tobago
CZ	Czech Republic	MX	Mexico	TN	Tunisia
DK	Denmark	FM	Micronesia	TC	Turk and Caicos Islands
DJ	Djibouti	MD	Moldova	TR	Turkey
DM	Dominica	MC	Monaco	TM	Turkmenistan
DO	Dominican Republic	MN	Mongolia	TV	Tuvalu
EC	Ecuador		Montenegro	UG	Uganda
EG	Egypt	MS	Montserrat	UA	Ukraine
SV	El Salvador	MA	Morocco	AE	United Arab Emirates
GQ	Equatorial Guinea	MZ	Mozambique	GB	United Kingdom
ER	Eritrea	MM	Myanmar (Burma)	UM	United States minor outlying Islands
EE	Estonia	NA	Namibia	US	United States of America
ET	Ethiopia	NR	Nauru	UY	Uruguay
FK	Falkland Islands	NP	Nepal	UZ	Uzbekistan
FO	Faroe Islands	NL	Netherlands	VU	Vanuatu
FJ	Fiji	AN	Netherlands Antilles	VA	Vatican City
FI	Finland (Suomi)	NC	New Caledonia	VE	Venezuela
FR	France	NZ	New Zealand	VN	Vietnam
GF	French Guiana	NI	Nicaragua	VG	Virgin Islands, British
PF	French Polynesia	NE	Niger	VI	Virgin Islands, US
TF	French Southern Territories	NG	Nigeria	WF	Wallis and Futuna
GA	Gabon	NU	Niue	YE	Yemen
GM	Gambia	NF	Norfolk Island	ZM	Zambia
GE	Georgia	KP	North Korea	ZW	Zimbabwe
DE	Germany	MP	Northern Mariana Islands		
GH	Ghana	NO	Norway		



#### 4. States official USPS abbreviation (for United States of America only)

Abbreviation list taken from: <https://www.usps.com/ship/official-abbreviations.htm>

State/Possession	Abbreviation	State/Possession	Abbreviation	State/Possession	Abbreviation
ALABAMA	AL	KENTUCKY	KY	OHIO	OH
ALASKA	AK	LOUISIANA	LA	OKLAHOMA	OK
AMERICAN SAMOA	AS	MAINE	ME	OREGON	OR
ARIZONA	AZ	MARSHALL ISLANDS	MH	PALAU	PW
ARKANSAS	AR	MARYLAND	MD	PENNSYLVANIA	PA
CALIFORNIA	CA	MASSACHUSETTS	MA	PUERTO RICO	PR
COLORADO	CO	MICHIGAN	MI	RHODE ISLAND	RI
CONNECTICUT	CT	MINNESOTA	MN	SOUTH CAROLINA	SC
DELAWARE	DE	MISSISSIPPI	MS	SOUTH DAKOTA	SD
DISTRICT OF COLUMBIA	DC	MISSOURI	MO	TENNESSEE	TN
FEDERATED STATES OF MICRONESIA	FM	MONTANA	MT	TEXAS	TX
FLORIDA	FL	NEBRASKA	NE	UTAH	UT
GEORGIA	GA	NEVADA	NV	VERMONT	VT
GUAM GU	GU	NEW HAMPSHIRE	NH	VIRGIN ISLANDS	VI
HAWAII	HI	NEW JERSEY	NJ	VIRGINIA	VA
IDAHO	ID	NEW MEXICO	NM	WASHINGTON	WA
ILLINOIS	IL	NEW YORK	NY	WEST VIRGINIA	WV
INDIANA	IN	NORTH CAROLINA	NC	WISCONSIN	WI
IOWA	IA	NORTH DAKOTA	ND	WYOMING	WY
KANSAS	KS	NORTHERN MARIANA ISLANDS	MP		

## 5. Error codes

Code	Description
0000000	Success
1000010	The card is temporarily blocked. Please contact support.
1000020	Checking card is failed. Try again later.
1000030	Sorry, your current card type is not accepted at this moment!
1000040	Checking card type is failed. Try again later.
1000050	The Email is locked
1000060	Checking email is failedc. Try again later.
1000070	The IP address is locked
1000080	Checking IP address is failed. Try again later.
1000090	The Country is in black list
1000100	The Country is not allowed
1000110	Checking country is failed. Try again later.
1000120	Merchant is closed
1000130	Checking fail ratio is failed. Try again later.
1000140	Bank code is empty
1000150	Invalid bank code
1000160	Checking bank is failed. Try again later.
1000170	MD5Info field value is not specified
1000180	md5Info field is too long
1000190	Invalid MD5Info
1000200	CardholderIP field value is not specified
1000210	CardholderIP field is too long
1000220	Language field value is not specified
1000230	Language field is too long
1000240	BillNo field value is not specified
1000250	billNo field is too long
1000260	billNo duplication
1000270	dateTime field value is not specified
1000280	dateTime field is too long
1000290	Date format is wrong
1000300	Currency field is empty
1000310	Wrong currency
1000320	Amount is not specified
1000330	Amount is less then zero
1000340	Amount is wrong
1000350	Wrong currency
1000360	Products field is too long
1000370	Account is closed due to high fail ratio
1000380	Checking mrchant data is failed. Try again later.
1000390	CardNum field value is not specified
1000400	CardNum field is too long
1000410	CVV2 field value is not specified
1000420	CVV2 field is too long
1000430	Month field value is not specified
1000440	Month field is too long

1000450	Year field value is not specified
1000460	Year field is too long
1000470	Expired card
1000480	Limit once amount
1000490	Amount is less then allow minimal value
1000500	Your merchant account failed ratio is too high. Please check your details and try again!
1000510	Too many attempts using this IP Address in 24 hours. Try again later.
1000520	Too many attempts using this Email in 24 hours. Try again later.
1000530	Your card reached daily limit, use another card or try again in 24 hours.Thank you
1000540	Too many attempts using this card in 24 hours. Try again later.
1000550	Your transaction is not verified, please contact your manager to verify
1000560	The merchant account limit is reached. Please use different option to make transaction. Sorry for inconvenience caused.
1000570	First name field value is not specified
1000580	First name field is too long
1000590	The First Name field is too short (must contain more than one letter)
1000600	The First Name contains illegal symbols (numbers, punctuations etc.)
1000610	Last name field value is not specified
1000620	Last name field is too long
1000630	The Last Name field is too short (must contain more than one letter)
1000640	The Last Name contains illegal symbols (numbers, punctuations etc.)
1000650	First name cannot be the same as last name
1000660	Middle name field is too long
1000670	The Middle Name contains illegal symbols (numbers, punctuations etc.)
1000680	Email field value is not specified
1000690	Email field is too long
1000700	Phone field value is not specified
1000710	Phone field is too long
1000720	The Phone must contain numbers only
1000730	Phone field is too long
1000740	Zipcode field value is not specified
1000750	Zipcode field is too long
1000760	The zip code lenght must be equal 5 for USA
1000770	The Zipcode must contain numbers only
1000780	Zipcode field is too long
1000790	Address field value is not specified
1000800	Address field is too long
1000810	Billing address is too short.
1000820	City field value is not specified
1000830	City field is too long
1000840	The City field is too short (must contain more than one letter)
1000850	The City contains illegal symbols (numbers, punctuations etc.)
1000860	State field value is not specified
1000870	State field is too long
1000880	The State field is too short (must contain more than one letter)
1000890	Use 2 lettered USPS official abbreviation for state (only for USA)
1000900	The State contains illegal symbols (numbers, punctuations etc.)
1000910	State does not meet the country
1000920	Country field value is not specified

1000930	Country field is too long
1000940	Billing country is wrong
1000950	Date birth is not specified
1000960	Under 18 years old
1000970	Older then 113 years old
1000980	Date birth format is wrong
1000990	SSN not specified
1001000	The SSN field is wrong (length must be more then 3)
1001010	Checking billing data is failed. Try again later.
1001020	Shipping first name field is too long
1001030	Shipping last name field is too long
1001040	Shipping email field is too long
1001050	Shipping phone field is too long
1001060	Shipping zipcode field is too long
1001070	Shipping address field is too long
1001080	Shipping city field is too long
1001090	Shipping state field is too long
1001100	Shipping country field is too long
1001110	Checking shipping address is failed. Try again later.
1001120	The Zip code do not match with country
1001130	Exception occured while checking zipCode
1001140	Exception occured while checking cardholder
1001150	No fraud check transaction found
1001160	Transaction declined by bank fraud system
1001170	Exeption occured while processing fraud check result
1001180	Channel not open
1001190	Channel closed, please contact @Operations
1001200	Channel is not active
1001210	The API is not supported for this MID
1001220	Wrong channel
1001230	Exception occured while getting channel
1001240	Wrong channel
1001250	Exception occured while getting random channel
1001260	Exception occured while getting rationed channel
1001270	No currency found
1001280	Exception occured while getting currency
1001290	Exchange rates not defined
1001300	Account is locked. Please contact merchant services support
1001310	Account is not active. Please contact merchant services support
1001320	The MID (merNo) is not exists
1001330	Exception occured while getting client data
1001340	Account is not exists.
1001350	Exception occured while getting client account
1001360	Callback updated successfully
1001370	Exception occured while updating callback
1001380	Transaction added successfully
1001390	Exception occured while adding new transaction
1001400	Exception occured while charging transaction

1001410	Exception occurred while processing fraud details
1001420	MID is closed
1001430	Transaction is declined by bank fraud system
1001440	Wrong transaction ID from bank
1001450	Payment declined by card issuer. Please contact your bank and retry
1001460	Your Card failed! Please try using your different card or contact your Bank.
1001470	Card is at banks black-list
1001480	Transaction amount is higher than allowed by bank
1001490	Month amount limit is reached at bank
1001500	Cardholder IP daily limit is reached at bank
1001510	e-mail daily limit reached at bank
1001520	Phone daily limit is reached by bank
1001530	Browser daily limit is reached by bank
1001540	Maxmind
1001550	MID gateway error with bank
1001560	Signature key gateway error with bank
1001570	Currency gateway error with bank
1001580	Signature gateway error with bank
1001590	URL gateway error with bank
1001600	Closed MID error with bank
1001610	Closed gateway error with bank
1001620	Black card bin error from bank
1001630	Unexpected exception at bank gateway
1001640	Bank gateway error
1001650	Wrong gateway settings with bank
1001660	Bank trade data is not set
1001670	Credit cardtype is not set at bank
1001680	Wrong card info. Wrong cvv or expired card
1001690	Amount is greater than banks limit
1001700	Gateway terminal number is not set at bank
1001710	Currency rate is not set at bank
1001720	Card payments exceeded limit at bank
1001730	Serial number limit exceeded at bank
1001740	Transaction is processing at bank
1001750	Invalid amount - Below minimum amount or above maximum amount
1001760	Amount mismatch
1001770	Lost\Stolen card
1001780	CVV2 Mismatch please try again.
1001790	Transaction is declined by card issuer
1001800	Invalid card number
1001810	Transaction declined. call your bank to verify.
1001820	Card issuer is not supported by bank
1001830	Using this card is not allowed by bank
1001840	Temporarily connection problem between banks. Please, try again later.
1001850	Country is not equal to country BIN
1001860	BIN not found
1001870	Exception occurred while getting amount channel
1001880	Merchants server IP is denied

1001890	Exception occurred while checking merchants server IP
1001900	The same phone number is used more than 10 times. Daily limit reached.
1001910	Wrong transaction information format. IP, amount, card details
1001920	Issue between banks. Please, contact support.
1001930	Declined, call your bank to allow process your transaction
1001940	e-mail is used more than 5 times
1001950	Declined: card info failed validation. Contact Support
1001960	Transaction declined by card issuer. Please contact your bank.
1001970	Wrong cardnumber
1001980	Card Issuer not found
1001990	Card number is used more than 5 times
1002000	Expired Card
1002010	Card is limited by issuing bank, call your bank to whitelist
1002020	Cardholder reported to bank card lost
1002030	Insufficient funds
1002040	Acquirer limit this card PIN
1002050	Transaction is not permitted on card by bank
1002060	Network issue with bank
1002070	Can not connect with card issuer
1002080	Declined by Issuer. Please call your bank to verify transaction and try again. Thank you
1002090	Payment Declined. Card issuer or switch Unavailable.
1002100	Connect Exception to the visa VPM, Master(IPM)
1002110	Operation type not found
1002120	Account has no money
1002130	Notification from wrong server
1002140	Transaction not found
1002150	Deactivated card
1002160	Force Capture of Card
1002170	Local Inside Card
1002180	Maybe duplicated transaction. Please, check your statements.
1002190	Transaction not found
1002200	Payment can not be cancelled
1002210	Unexpected Exception. Try again later.
1002220	Period must be less than 31 days.
1111111	Exception from bank. Please, write to support
2000000	Refund is submitted to bank successfully
2000010	Transaction is not found to refund
2000020	Can not refund for this period
2000030	Wrong billNo parameter to refund
2000040	Transaction is not approved to refund
2000050	Chargeback already made
2000060	Already refunded
2000070	Refund is not found
2000080	Amount is wrong
2000090	Amount is greater than original amount
2000100	The transaction is past over 180 days. Transaction settled. Cannot Refund!
2000110	There are incomplete refunds. Please, process them first.
2000120	Monthly refund limit reached. Please contact to support for more details.

2000130	Refund is prepared successfully.
2000140	Exception occurred while preparing refund
2000150	Refund is not found
2000160	Refund successfully confirmed
2000170	Refund status not found
2000180	Refund successfully canceled
2000190	Exception occurred while refunding the transaction
2000200	Refund amount is less than zero
2000220	Refund amount is greater than the original amount of the transaction at bank
2000230	Refund transaction not found at bank
2000240	Refund has been submitted to bank
2000250	Wrong refund information was sent to bank
2000260	Transaction was already chargebacked at bank
2000270	Several transactions found to refund at bank
2000280	Refund count limit reached at bank
2000290	Transaction was already refunded at bank
2000300	Refund is unavailable now. Please, try after 30 minutes.
3000000	Preauthorization completed
3000001	Preauthorization applied
3000002	Preauthorization revoked
3000003	Preauthorization not applied
3000004	Preauthorization failed
3000010	Pre-authorization transaction not found
3000020	Pre-authorization is not allowed for your MID
3000030	Pre-authorization md5Info parameter is wrong
3000040	Pre-authorization wrong billNo parameter
3000050	Pre-authorization transaction is not authorized
3000060	Pre-authorization transaction is added successfully
3000070	Exception occurred while adding preauthorization transaction
3000080	Wrong pre-authorization transaction id from bank
3000090	Pre-authorization order is successfully processed
3000100	Exception occurred while processing pre-authorization
3000110	Preauthorization is processing
3000120	Preauthorization is already completed
3000130	Preauthorization is already applied
3000140	Preauthorization is already revoked
4000010	Rebill transaction not found
4000020	Rebill function is not allowed for your MID
4000030	Changing rebill amount is not allowed for your MID
4000040	Your transaction is not allowed to rebill
4000050	Exception occurred while getting rebill transaction information. Please, check your parameters and try again later.
5000010	signKey parameter is null
5000020	language parameter is null
5000030	language parameter is too long
5000040	tid parameter is null
5000050	tid parameter is too long

5000060	Duplicate tid
5000070	dateTime parameter is null
5000080	dateTime parameter is too long
5000090	dateTime parameter format is wrong
5000100	amount parameter is null
5000110	amount parameter is wrong
5000120	amount is less then zero
5000130	payType parameter is wrong
5000140	Invalid bank account
5000150	Amount per transaction must be more than CNY 10 but less then 50000
5000160	Invalid amount
5000170	Account opening name and bank card number not matched
5000180	Account opening bank\branch and Bank Card Number not matched
5000190	System error
5000200	Exception occured when getting balance
5000210	Invalid signKey
5000220	Wrong payment details
5000230	Transaction is Successfull and Not Refunded
5000240	Transaction did not reach the bank because of network issue
5000250	Transaction is Successfull and Refunded
5555555	Unexpected error. Try again later.

\* - Codes list might be updated with new codes.

## 6. Sample codes

1. Test.html – Payment test page for merchant.
2. returnUrl.php – returnUrl parameter which receives result of transaction via browser.
3. BgReturnUrl.php – bgReturnUrl parameter which receives callback through server to server connection.

Please, use iframe at your payment pages as shown as at sample codes. This prevents customer “jumping” at browser from page to page.