

UPayCard Merchant API Documentation

v1.0.14

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1. DESCRIPTION

UPayCard Merchant API provides access for the third-parties to standard functions and services implemented in UPayCard.

Developers can build their own custom applications, tools, and services to support their programs or components of their programs.

2. SECURITY

- The following aspects create additional security for each third-party:
- Both login and password are required for each call to API to authenticate the third-party.
- The password is unique per each third-party
- HTTPS Security is mandatory – an SSL certificate is required.
- All sensitive data are transmitted in an encrypted format under a 3-DES key.

3. ADDITIONAL INFORMATION

- Request must be encoded in UTF-8

4. DOCUMENT REVISIONS

This table outlines latest document revisions.

Revision No.	Date	Engineer	QA Engineer	Description
R0	2015-02-05	PK		First version of official UPayCard API documentation for Merchant published.

5. API SERVICES

5.1. CreateUser

Create user in UPayCard.

URL https://api.upaycard.com/api/merchant/v/1.0/function/create_user

CreateUser Request

KEY	M	TYPE	LENGHT	DESCRIPTION
username	Y	AN	100	
email	Y	AN	100	
password	Y	AN	100	
first_name	N	A	60	
middle_name	N	A	60	
last_name	N	A	60	
gender	N	A	1	Possible values: F : female M : male
bday	N	AN		ISO 8601
country	N	A	2	ISO 3166-1 alpha-3
address_line_1	N	AN	100	
address_line_2	N	AN	100	
city	N	AN	45	
state	N	AN	40	
post_code	N	AN	10	
billing_country	N			ISO 3166-1 alpha-3
billing_address_line_1	N			
billing_address_line_2	N			
billing_city	N			
billing_state	N			
billing_post_code	N			
preferred_currency	Y	A	3	ISO 4217
phone_number	N	AN	20	
phone_type	N	A	1	L = Landline, M = Mobile
government_issued_id_type	N	N	2	See APPENDIX E: User ID Types
government_issued_id_number	N	AN	20	
government_issued_id_expiration_date	N	AN		ISO 8601
government_issued_id_country_of_issuance	N			ISO 3166-1 alpha-3
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

If first_name, last_name, gender, bday , address_line_1, city, country, post_code, phone_type, phone_number, government_issued_id_type, government_issued_id_number, government_issued_id_expiration_date and government_issued_id_country_of_issuance parameters will be provided, then user profile will be completed.

CreateUser JSON Request Sample

```
{
  "username": "john.doe",
  "email": "john.doe@test.loc",
  "password": "password",
  "first_name": "John",
  "middle_name": null,
  "last_name": "Doe",
  "gender": "M",
  "bday": "1958-08-08",
  "country": "GBR",
  "address1": "",
  "address2": "",
  "city": "London",
  "state": null,
  "post_code": null,
  "billing_country": null,
  "billing_address1": null,
  "billing_address2": null,
  "billing_city": null,
  "billing_state": null,
  "billing_post_code": null,
  "preferred_currency": "USD",
  "key": "_MERCHANT_KEY_",
  "ts": "_TIMESTAMP_",
  "sign": "_SIGN_"
}
```

CreateUser JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
users_id	Y	N	11	
msg	Y	AN	255	See APPENDIX C: Transaction Codes

CreateUser JSON Response Sample

```
{
  "status": "success",
  "users_id": "220",
  "msg": "Account Created Successfully"
}
```

5.2. GetUsers

Get all merchants users list.

URL https://api.upaycard.com/api/merchant/v/1.0/function/get_users

GetUsers Request

KEY	M	TYPE	LENGHT	DESCRIPTION
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION
date_from	N	AN	10	ISO 8601
date_to	N	AN	10	ISO 8601
from_id	N	N	11	Will return users list with bigger ID than defined (max 100)

GetUsers JSON Request Sample

```
{
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_",
  "date_from": "2015-06-01",
  "date_to": "2015-06-15",
  "from_id": 100
}
```

GetUsers JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg_code	Y	AN	3	See APPENDIX C: Transaction Codes
msg	Y	AN	255	See APPENDIX C: Transaction Codes
filters	N	LIST		Will return used filters in request
results_count	Y	N		Total count of filtered users
users	Y	LIST		List of all merchant users
id	Y	N	11	
username	Y	AN	100	
first_name	N	A	60	
middle_name	N	A	60	
last_name	N	A	60	
status	Y	A	1	Possible values: D : Deleted I : Inactive B : Blocked A : Approved C : Completed R : Registered
date_created	Y	AN	10	ISO 8601
date_completed	Y	AN	10	ISO 8601, date when user profile is completed, if not there

				will be NULL
--	--	--	--	--------------

CreateUser JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",
  "filters": {
    "date_from": "2015-06-01",
    "date_to": "2015-06-15",
    "from_id": 100
  },
  "results_count": 1,
  "users": [
    {
      "id": "220",
      "username": "john.doe",
      "first_name": "John",
      "middle_name": null,
      "last_name": "Doe",
      "status": "R",
      "date_created": "2015-06-06",
      "date_completed": "2015-06-16"
    }
  ]
}
```


5.3. GetUserEmail

Get user email by username.

URL	https://api.upaycard.com/api/merchant/v/1.0/function/get_user_email
-----	---

GetUserEmail Request

KEY	M	TYPE	LENGHT	DESCRIPTION
username	Y	AN	100	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

GetUserEmail JSON Request Sample

```
{
  "username": "john.doe",
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

GetUserEmail JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
email	Y	AN	100	

GetUserEmail JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",
  "email": "john.doe@test.loc"
}
```

5.4. CreateAccount

Create additional account to user. User must be approved first.

URL	https://api.upaycard.com/api/merchant/v/1.0/function/create_account
-----	---

CreateAccount Request

KEY	M	TYPE	LENGHT	DESCRIPTION
username	Y	AN	100	
currency	Y	A	3	ISO 4217
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

CreateAccount JSON Request Sample

```
{
  "username": "john.doe",
  "currency": "USD",
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

CreateAccount JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
account_id	Y	N	11	
msg	Y	AN	255	See APPENDIX C: Transaction Codes

GetUserEmail JSON Response Sample

```
{
  "status": "success",
  "account_id": "1753298",
  "msg": "Account syccessfully created."
}
```

5.5. CreateCard

Create card to account.

URL https://api.upaycard.com/api/merchant/v/1.0/function/create_card

CreateCard Request

KEY	M	TYPE	LENGHT	DESCRIPTION
username	Y	AN	100	
accounts	Y	N	7	Accounts must be comma (",") separated, associated with user and different currency
country	Y	A	3	ISO 3166-1 alpha-3
nationality	Y	A	3	ISO 3166-1 alpha-3
first_name	Y	A	50	
last_name	Y	A	50	
embossed_name	Y	A	(3-21)	Name to be printed on the plastic card including space (" ") as separator between Family Name and First Name. Example: JOHN DOE
family_status	N	A	1	Possible values: S : Single M : Married D : Divorced W : Widower
gender	Y	A	1	Possible values: M: Male F: Female
title	Y	A	4	Possible values: Dr : Doctor Mr : Mister Ms : Ms Miss : Miss Mrs : Misses
dob	Y	AN	10	ISO 8601
email	Y	AN	50	
phone	Y	AN	16	Phone number without + sign
address1	Y	AN	30	
address2	N	AN	30	
city	Y	AN	100	
state	Y	AN	100	
post_code	Y	AN	10	
is_virtual	Y	A	1	Possible values: Y : yes N : no
shipping_method_id	N	N	10	Required field for physical card. ID must be get using call GetShippingMethods
language	N	A	3	ISO 639-1
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

CreateCard JSON Request Sample

```
{
  "username": "john.doe",
  "accounts": "1753298,1753299",
  "country": "GBR",
  "nationality": "GBR",
  "first_name": "John",
  "middle_name": "",
  "last_name": "Doe",
  "embossed_name": "John/Doe",
  "family_status": "M",
  "gender": "M",
  "title": "Mr",
  "dob": "1981-11-28",
  "email": "john.doe@test.loc",
  "phone": "4432611151",
  "phone2": "",
  "address1": "Super str 115",
  "address2": "",
  "city": "London",
  "state": "",
  "post_code": "15452",
  "is_virtual": "Y",
  "language": "ENG",
  "key": "_MERCHANT_KEY_",
  "ts": "_TIMESTAMP_",
  "sign": "_SIGN_"
}
```

CreateCard JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTON
status	Y	AN	10	success or error
msg	Y	AN	255	

CreateCard JSON Response Sample

```
{
  "status": "success",
  "msg": "You have successfully ordered a new card. Your request is under  
administration review now."
}
```

Note: use function "GetUserCards" in order to see if your card order was approved.

5.6. GetUserDetails

Get user detail by username.

URL	https://api.upaycard.com/api/merchant/v/1.0/function/get_user_details
-----	---

GetUserDetails Request

KEY	M	TYPE	LENGHT	DESCRIPTION
username	Y	AN	100	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

GetUserDetails JSON Request Sample

```
{  
  "username": "john.doe",  
  "key": "_MERCHANT_KEY_",  
  "ts": _TIMESTAMP_,  
  "sign": "_SIGN_"  
}
```

GetUserDetails JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
user_details	Y			
id	N	N	11	
username	N	AN	100	
user_permission_group	N	AN	100	
date_register	N	AN	10	ISO 8601
first_name	N	AN	60	
middle_name	N	AN	60	
last_name	N	AN	60	
date_Of_birth	N	AN	100	
merchant_sponsor	N	AN	100	
gender	N	A	1	
address	N	AN	100	
address_2	N	AN	100	
city	N	AN	45	
state	N	AN	40	
postal_code	N	AN	100	
country	N	AN	100	
home_phone	N	AN	100	
work_phone	N	AN	100	
cell_phone	N	AN	100	
email	N	AN	100	
billing_address	N	AN	100	

billing_address_2	N	AN	100	
billing_city	N	AN	100	
billing_state	N	AN	100	
billing_postal_code	N	AN	100	
billing_country	N	AN	100	

GetUserDetails JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",
  "user_details": {
    "id": "1",
    "username": "username",
    "user_permission_group": "merchant",
    "date_register": "2015-04-01",
    "timezone": "Europe/London",
    "first_name": "Name",
    "middle_name": "",
    "last_name": "Surname",
    "date_of_birth": "1980-01-01",
    "merchant_sponsor": "",
    "gender": "M",
    "address": "",
    "address_2": "",
    "city": "",
    "state": "",
    "postal_code": "",
    "country": "United Kingdom",
    "home_phone": "",
    "work_phone": "",
    "cell_phone": "",
    "email": "merchant@mailinator.com",
    "billing_address": "",
    "billing_address_2": "",
    "billing_city": "",
    "billing_state": "",
    "billing_postal_code": "",
    "billing_country": "United Kingdom"
  }
}
```

5.7. GetUserAddress

Get user addresses by username.

URL	https://api.upaycard.com/api/merchant/v/1.0/function/get_user_address
-----	---

GetUserAddress Request

KEY	M	TYPE	LENGHT	DESCRIPTION
username	Y	AN	100	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

GetUserAddress JSON Request Sample

```
{
  "username": "john.doe",
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

GetUserAddress JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
address	Y	AN	11	
address_line1	N	AN	100	
address_line2	N	AN	100	
city	N	A	45	
state	N	AN	40	
postal_code	N	AN	10	
country_code	N	A	3	ISO 3166-1 alpha-3
country	N	A	200	
billing_address_line1	N	AN	100	
billing_address_line2	N	AN	100	
billing_city	N	A	45	
billing_state	N	AN	40	
billing_postal_code	N	AN	10	
billing_country_code	N	A	200	ISO 3166-1 alpha-3
billing_country	N	A	200	

GetUserAddress JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",

```

```
"address":{
  "address_line1":"410 Parkway House",
  "address_line2": "",
  "city":"London",
  "state":"Sheen Lane",
  "postal_code":"SW14 8LS",
  "country_code":"GBR",
  "country":"United Kingdom",
  "billing_address_line1": "",
  "billing_address_line2": "",
  "billing_city": "",
  "billing_state": "",
  "billing_postal_code": "",
  "billing_country_code": "",
  "billing_country": ""
}
}
```


5.8. GetAccountDetails

Get account detail by account ID.

URL	https://api.upaycard.com/api/merchant/v/1.0/function/get_account_details
-----	---

GetAccountDetails Request

KEY	M	TYPE	LENGHT	DESCRIPTION
account	Y	AN	100	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

GetAccountDetails JSON Request Sample

```
{  
  "account": "1753298",  
  "key": "_MERCHANT_KEY_",  
  "ts": _TIMESTAMP_,  
  "sign": "_SIGN_"  
}
```

GetAccountDetails JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
account_details	Y			
account_number	N	N	11	
currency	N	A	3	ISO 4217
account_program_group	N	AN	100	
account_owner	N	AN	200	
account_type	N	AN	100	business / personal
register_date	N	AN	10	ISO 8601
timezone	N	AN	100	
account_address	N	AN	100	
account_address_2	N	AN	100	
account_city	N	AN	100	
account_state	N	AN	100	
account_postal_code	N	AN	100	
account_country	N	AN	100	
account_home_phone	N	AN	100	
account_work_phone	N	AN	100	
account_cell_phone	N	AN	100	
account_billing_address	N	AN	100	
account_billing_address_2	N	AN	100	
account_billing_city	N	AN	100	
account_billing_state	N	AN	100	
account_billing_postal_code	N	AN	100	

account_billing_country	N	AN	100	
-------------------------	---	----	-----	--

GetAccountDetails JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",
  "account_details": {
    "account_number": "1753298",
    "currency": "USD",
    "account_program_group": "Payroll Type 2",
    "account_owner": "First name Middle name Last name",
    "account_type": "business",
    "register_date": "2015-04-01",
    "timezone": "Europe/London",
    "account_address": "",
    "account_address_2": "",
    "account_city": "",
    "account_state": "",
    "account_postal_code": "",
    "account_country": "United Kingdom",
    "account_home_phone": "",
    "account_work_phone": "",
    "account_cell_phone": "",
    "account_billing_address": "",
    "account_billing_address_2": "",
    "account_billing_city": "",
    "account_billing_state": "",
    "account_billing_postal_code": "",
    "account_billing_country": "United Kingdom"
  }
}
```

5.9. GetAccountAddress

Get account addresses.

URL	https://api.upaycard.com/api/merchant/v1.0/function/get_account_address
-----	---

GetAccountAddress Request

KEY	M	TYPE	LENGHT	DESCRIPTION
account	Y	AN	100	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

GetAccountAddress JSON Request Sample

```
{
  "account": "1753298",
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

GetAccountAddress JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
address	Y	AN	11	
address_line1	Y	AN	100	
address_line2	N	AN	100	
city	N	A	45	
state	N	AN	40	
postal_code	N	AN	10	
country_code	N	A	3	ISO 3166-1 alpha-3
country	Y	A	200	
billing_address_line1	Y	AN	100	
billing_address_line2	N	AN	100	
billing_city	N	A	45	
billing_state	N	AN	40	
billing_postal_code	N	AN	10	
billing_country_code	N	A	3	ISO 3166-1 alpha-3
billing_country	Y	A	200	

GetAccountAddress JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",
  "address": {
    "address_line1": "410 Parkway House",
```

```
    "address_line2": "",
    "city": "London",
    "state": "Sheen Lane",
    "postal_code": "SW14 8LS",
    "country_code": "GBR",
    "country": "United Kingdom",
    "billing_address_line1": "",
    "billing_address_line2": "",
    "billing_city": "",
    "billing_state": "",
    "billing_postal_code": "",
    "billing_country_code": ""
    "billing_country": ""
  }
}
```

5.10. GetUserAccounts

Get all users accounts by username.

URL	https://api.upaycard.com/api/merchant/v/1.0/function/get_user_accounts
-----	---

GetUserAccounts Request

KEY	M	TYPE	LENGHT	DESCRIPTION
username	Y	AN	100	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

GetUserAccounts JSON Request Sample

```
{
  "username": "john.doe",
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

GetUserAccounts JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
accounts	Y	LIST		
id	Y	N	11	
balance	N	N	10,2	
currency	Y	A	3	ISO 4217
status_code	Y	N	1	
status	Y	A	10	

GetUserAccounts JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",
  "accounts": [
    {
      "id": "1753298",
      "balance": "0.00",
      "currency": "USD",
      "status_code": "1",
      "status": "Normal"
    }
  ]
}
```

```
}  
]
```

5.11. GetUserCards

Get all users cards.

URL	https://api.upaycard.com/api/merchant/v/1.0/function/get_user_cards
-----	---

GetUserCards Request

KEY	M	TYPE	LENGHT	DESCRIPTION
username	Y	AN	100	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

GetUserCards JSON Request Sample

```
{
  "username": "john.doe",
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

GetUserCards JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
cards	Y	LIST		
id	Y	LIST		
id	Y	N	11	
status	Y	A	1	Possible values: A: Activated N: Not Activated B: Blocked S: Suspended T: Admin Suspend(Temporary Blocked) E: Expired
accounts	Y	LIST		
currency	Y	LIST		
account	Y	N	11	
currency	Y	A	3	ISO 4217
card_balance	N	N	10,2	

GetUserCards JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",
```

```

"cards":{
  "296":{
    "id":"296",
    "status":"A",
    "accounts":{
      "USD":{
        "account":"1753792",
        "currency":"USD",
        "card_balance":"7368.07"
      },
      "EUR":{
        "account":"1777364",
        "currency":"EUR",
        "card_balance":"1354.07"
      }
    }
  },
  "388":{
    "id":"388",
    "status":"A",
    "accounts":{
      "EUR":{
        "account":"1777364",
        "currency":"EUR",
        "card_balance":"4897.57"
      }
    }
  }
}

```


5.12. GetAccountStatus

Get account status.

URL	https://api.upaycard.com/api/merchant/v/1.0/function/get_account_status
-----	---

GetAccountStatus Request

KEY	M	TYPE	LENGHT	DESCRIPTION
account	Y	N	10	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

GetAccountStatus JSON Request Sample

```
{
  "account": "100002",
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

GetAccountStatus JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
account	Y			
id	Y	N	11	
balance	N	N	10,2	
currency	Y	A	3	ISO 4217
status_code	Y	N	1	
status	Y	A	10	

GetAccountStatus JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",
  "account": [
    {
      "id": "1753298",
      "balance": "0.00",
      "currency": "USD",
      "status_code": "1",
      "status": "Normal"
    }
  ]
}
```

5.13. GetAccountCards

Get all account cards.

URL	https://api.upaycard.com/api/merchant/v/1.0/function/get_account_cards
-----	---

GetAccountCards Request

KEY	M	TYPE	LENGHT	DESCRIPTION
account	Y	AN	100	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

GetAccountCards JSON Request Sample

```
{
  "account": "100002",
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

GetAccountCards JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
cards	Y	LIST		
id	Y	N	11	
balance	N	N	10,2	
status	Y	A	1	Possible values: A: Activated N: Not Activated B: Blocked S: Suspended T: Admin Suspend(Temporary Blocked) E: Expired
currency	Y	A	3	ISO 4217

GetAccountCards JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",
  "cards": [
    {
      "id": "20",
      "balance": "0.00",

```

```
    "status": "N",  
    "currency": "USD"  
  }  
]  
}
```

5.14. GetAccountInventory

Get a list of envelope numbers and card ids

URL	https://api.upaycard.com/api/merchant/v/1.0/function/get_account_inventory
-----	---

GetAccountInventory Request

KEY	M	TYPE	LENGHT	DESCRIPTION
account	Y	AN	100	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

GetAccountInventory JSON Request Sample

```
{
  "account": "100002",
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

GetAccountInventory JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
account	Y	AN	100	Account ID
inventory	Y	AN		Result is 'env1,cid1 env2,cid2 etc...'

GetAccountInventory JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",
  "account": "100002",
  "inventory": "742652000000,15|742652000001,16|742652000002,17",
}
```

5.15. GetCardStatus

Get card status by card ID

URL	https://api.upaycard.com/api/merchant/v/1.0/function/get_card_status
-----	---

GetCardStatus Request

KEY	M	TYPE	LENGHT	DESCRIPTION
card_id	Y	AN	11	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

GetCardStatus JSON Request Sample

```
{  
  "card_id":22,  
  "key": "_MERCHANT_KEY_",  
  "ts": _TIMESTAMP_,  
  "sign": "_SIGN_"  
}
```

GetCardStatus JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
card_status	Y	A	1	Possible values: A: Activated N: Not Activated B: Blocked S: Suspended T: Admin Suspend(Temporary Blocked) E: Expired
card_status_decription	Y	A	40	

GetUserCards JSON Response Sample

```
{  
  "status": "success",  
  "msg": "Success",  
  "card_status": "N",  
  "card_status_description": "Not Activated"  
}
```

5.16. GetCardDetails

Get card details by card ID

URL https://api.upaycard.com/api/merchant/v/1.0/function/get_card_details

GetCardDetails Request

KEY	M	TYPE	LENGHT	DESCRIPTION
card_id	Y	AN	11	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

GetCardDetails JSON Request Sample

```
{
  "card_id":22,
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

GetCardDetails JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
card_details	Y			
client_id	Y	N	10	
card number	Y	AN		Encrypted card number (See APPENDIX B: Decrypt information)
date_expired	Y	AN		Encrypted expired date (mm/yy) (See APPENDIX B: Decrypt information)
date_created	Y	AN	10	ISO 8601
name_on_card	Y	AN		
card_type	Y	AN		virtual / physical

GetCardDetails JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",
  "card_details": {
    "client_id": "8181581815",
    "card_number": "P1KaAjbDYfuBkH7P7WCnVRL3pEkqC5C",
    "date_expired": "506ku60mfG4=",
    "date_created": "2015-05-26",
    "name_on_card": "Name",
    "card_type": "physical"
  }
}
```


5.17. GetCardCvv

Get card CVV by card ID

URL	https://api.upaycard.com/api/merchant/v/1.0/function/get_card_cvv
-----	---

GetCardCvv Request

KEY	M	TYPE	LENGHT	DESCRIPTION
card_id	Y	AN	11	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

GetCardCvv JSON Request Sample

```
{
  "card_id":22,
  "key": "_MERCHANT_KEY_",
  "ts":_TIMESTAMP_,
  "sign": "_SIGN_"
}
```

GetCardCvv JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
card_cvv	Y	AN		Encrypted card cvv (See APPENDIX B: Decrypt information)

GetCardCvv JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",
  "card_cvv": "2pu1YPkKkjY="
}
```


5.18. GetCardPin

Get card PIN by card ID

URL	https://api.upaycard.com/api/merchant/v/1.0/function/get_card_pin
-----	---

GetCardPin Request

KEY	M	TYPE	LENGHT	DESCRIPTION
card_id	Y	AN	11	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

GetCardPin JSON Request Sample

```
{
  "card_id":22,
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

GetCardPin JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
card_pin	Y	AN		Encrypted card PIN (See APPENDIX B: Decrypt information)

GetCardPin JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",
  "card_pin": "0widB10vG/Y="
}
```

5.19. UpdateUserAddress

Update users address

URL https://api.upaycard.com/api/merchant/v/1.0/function/update_user_address

UpdateUserAddress Request

KEY	M	TYPE	LENGHT	DESCRIPTION
username	Y	AN	100	
country_code	N	A	3	ISO 3166-1 alpha-3
address_line1	N	AN	100	
address_line2	N	AN	100	
city	N	A	45	
state	N	AN	40	
postal_code	N	AN	10	
billing_country_code	N	A	3	ISO 3166-1 alpha-3
billing_address_line1	N	AN	100	
billing_address_line2	N	AN	100	
billing_city	N	A	45	
billing_state	N	AN	40	
billing_postal_code	N	AN	10	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

UpdateUserAddress JSON Request Sample

```
{
  "username": "test11",
  "country_code": "GBR",
  "address1": "",
  "address2": "",
  "city": "London",
  "state": "",
  "post_code": "",
  "billing_country_code": "",
  "billing_address1": "",
  "billing_address2": "",
  "billing_city": "",
  "billing_state": "",
  "billing_post_code": "",
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

UpdateUserAddress JSON Response

KEY	M	TYPE	LENGTH	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes

UpdateUserAddress JSON Response Sample

```
{  
  "status": "success",  
  "msg": "Address updated"  
}
```

5.20. UpdateAccountAddress

Update account address

URL https://api.upaycard.com/api/merchant/v/1.0/function/update_account_address

UpdateAccountAddress Request

KEY	M	TYPE	LENGHT	DESCRIPTION
account	Y	AN	100	
country_code	N	A	3	ISO 3166-1 alpha-3
address_line1	N	AN	100	
address_line2	N	AN	100	
city	N	A	45	
state	N	AN	40	
postal_code	N	AN	10	
billing_country_code	N	A	3	ISO 3166-1 alpha-3
billing_address_line1	Y	AN	100	
billing_address_line2	N	AN	100	
billing_city	N	A	45	
billing_state	N	AN	40	
billing_postal_code	N	AN	10	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

UpdateAccountAddress JSON Request Sample

```
{
  "account":1753298,
  "country_code":"GBR",
  "address_line1":"",
  "address_line2":"",
  "city":"London",
  "state":"",
  "post_code":"",
  "billing_country_code":"",
  "billing_address_line1":"",
  "billing_address_line2":"",
  "billing_city":"",
  "billing_state":"",
  "billing_post_code":"",
  "key": "_MERCHANT_KEY_",
  "ts":_TIMESTAMP_,
  "sign": "_SIGN_"
}
```

UpdateAccountAddress JSON Response

KEY	M	TYPE	LENGTH	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes

UpdateAccountAddress JSON Response Sample

```
{  
  "status": "success",  
  "msg": "Address updated"  
}
```

5.21. UpdateAccountOwner

Change account owner.

URL	https://api.upaycard.com/api/merchant/v/1.0/function/update_account_owner
-----	---

UpdateAccountOwner Request

KEY	M	TYPE	LENGHT	DESCRIPTION
account	Y	N	11	
username	Y	AN	100	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

UpdateAccountOwner JSON Request Sample

```
{
  "account":1753242,
  "username":"john.doe",
  "key":"_MERCHANT_KEY_",
  "ts":_TIMESTAMP_,
  "sign":"_SIGN_"
}
```

UpdateAccountOwner JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes

UpdateAccountOwner JSON Response Sample

```
{
  "status":"success",
  "msg":"Account owner updated"
}
```

5.22. AssignCardToAccount

Can assign card without movements from own account to other own or user's account

URL https://api.upaycard.com/api/merchant/v/1.0/function/assign_card_to_account

AssignCardToAccount Request

KEY	M	TYPE	LENGHT	DESCRIPTION
inventoryaccount	Y	N	11	From account
card_id	Y	N	11	Card ID
account	Y	N	11	To account
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

AssignCardToAccount JSON Request Sample

```
{
  "inventoryaccount":1000001,
  "card_id":"1",
  "account":"1000002",
  "key":"_MERCHANT_KEY_",
  "ts":_TIMESTAMP_,
  "sign":"_SIGN_"
}
```

AssignCardToAccount JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes

AssignCardToAccount JSON Response Sample

```
{
  "status":"success",
  "msg":"Card assigned to account"
}
```

5.23. GetUserKYCStatus

Get users KYC files status.

URL	https://api.upaycard.com/api/merchant/v/1.0/function/get_user_kyc_status
-----	---

GetUserKYCStatus Request

KEY	M	TYPE	LENGHT	DESCRIPTION
username	Y	N	11	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

GetUserKYCStatus JSON Request Sample

```
{
  "username": "john.doe",
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

GetUserKYCStatus JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
kyc_statuses	Y	LIST		
id	Y	N	11	
date_provided	Y	AN	10	ISO 8601
type_id	Y	N	11	See APPENDIX D: User KYC Document Types
type	Y	A	20	
status_code	Y	N	1	Possible values: 2 : Approved 3 : Rejected 4 : Pending 6 : Requested 8 : Under Review
status	Y	A	20	

GetUserKYCStatus JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",
  "kyc_statuses": [
    {
      "id": "29",
```



```
    "date_provided": "2015-01-30",  
    "type_id": "1",  
    "type": "Utility Bill",  
    "status": "Requested"  
  }  
]  
}
```

5.24. UpdateUserKyc

Upload user's KYC files. Acceptable file types are .jpg, .png, .pdf, .doc

URL	https://api.upaycard.com/api/merchant/v/1.0/function/update_user_kyc
-----	---

UpdateUserKyc Request

KEY	M	TYPE	LENGHT	DESCRIPTION
username	Y	AN	100	
filename	Y	AN	50	Must be with file extension
doctype	Y	N	2	See APPENDIX D: User KYC Document Types
organizations_name	N	AN	100	Mandatory in some cases. See APPENDIX D: User KYC Document Types
file_body	Y	AN	2MB	base64 encoded file content
notification_url	N	AN	255	If provided - URL where notifications will be pushed when KYC status will be changed. Note that POST will be made to the provided URL address. e.g. http://www.mydomain.com/kyc_notifications See APPENDIX J: KYC notification CATCHER PHP Code Example
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

UpdateUserKyc JSON Request Sample

```
{
  "username": "rka",
  "filename": "example_passport.jpg",
  "doctype": 1,
  "organization_name": null,
  "file_body": "_BASE_64_ENCODED_FILE_",
  "notification_url": "http://www.mydomain.com/kyc_notifications",
  "key": "_MERCHANT_KEY_",
  "ts": "_TIMESTAMP_",
  "sign": "_SIGN_"
}
```

UpdateUserKyc JSON Response

KEY	M	TYPE	LENGTH	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
id	Y	N	10	Updated KYC document ID

UpdateUserKyc JSON Response Sample

```
{  
  "status": "success",  
  "msg": "Kyc updated.",  
  "id": "81815"  
}
```

5.25. GetTransactionStatus

Get transaction status by transaction ID.

URL	https://api.upaycard.com/api/merchant/v/1.0/function/get_transaction_status
-----	---

GetTransactionStatus Request

KEY	M	TYPE	LENGHT	DESCRIPTION
transaction_id	Y	AN	11	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

GetTransactionStatus JSON Request Sample

```
{
  "transaction_id":22,
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

GetTransactionStatus JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
transaction_status	Y	A	1	Possible values: C: Completed P: Pending R: Rejected
transaction_code	Y	A	3	See APPENDIX C: Transaction Codes
transaction_status_desc	Y	N	50	
test	Y	A	1	Possible values: Y: Yes N: No

GetTransactionStatus JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",
  "transaction_status": "C",
  "transaction_code": "000",
  "transaction_status_desc": "Transaction successfully completed",
  "test": "N"
}
```

5.26. TransferAccountToAccount

Initiate account to account transfer.

URL https://api.upaycard.com/api/merchant/v/1.0/function/transfer_a_to_a

TransferAccountToAccount Request

KEY	M	TYPE	LENGHT	DESCRIPTION
sender_account	Y	N	11	
receiver_account	Y	N	11	
amount	Y	N	10,2	
currency	Y	A	3	ISO 4217
test	Y	N	1	Is it test transaction. Possible values: 1:Yes 0:No
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

TransferAccountToAccount JSON Request Sample

```
{
  "sender_account": "1753154",
  "receiver_account": "1753242",
  "amount": 15,
  "currency": "USD",
  "test": 1,
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

TransferAccountToAccount JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
transaction_id	Y	A	11	

TransferAccountToAccount JSON Response Sample

```
{
  "status": "success",
  "msg": "Operation completed.",
  "transaction_id": "324"
}
```

5.27. TransferAccountToCard

Initiate account to card transfer.

URL https://api.upaycard.com/api/merchant/v/1.0/function/transfer_a_to_c

TransferAccountToCard Request

KEY	M	TYPE	LENGHT	DESCRIPTION
sender_account	Y	N	11	
receiver_card	Y	N	11	
amount	Y	N	10,2	Minimum amount 50 USD (or equivalent in other currency)
currency	Y	A	3	ISO 4217
test	Y	N	1	Is it test transaction. Possible values: 1:Yes 0:No
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

TransferAccountToCard JSON Request Sample

```
{
  "sender_account": "1753154",
  "receiver_card": 16,
  "amount": 60,
  "currency": "USD",
  "test": 1,
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

TransferAccountToCard JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
transaction_id	Y	A	11	
code	Y	A		Error code

TransferAccountToCard JSON Response Sample

```
{
  "status": "success",
  "msg": "Operation completed.",
  "transaction_id": "326",
  "code": "000"
}
```

5.28. TransferCardToCard

Initiate card to card transfer.

URL	https://api.upaycard.com/api/merchant/v/1.0/function/transfer_c_to_c
-----	---

TransferCardToCard Request

KEY	M	TYPE	LENGHT	DESCRIPTION
sender_card	Y	N	11	
receiver_card	Y	N	11	
amount	Y	N	10,2	
currency	Y	A	3	ISO 4217
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

TransferCardToCard JSON Request Sample

```
{
  "sender_card": "18",
  "receiver_card": 16,
  "amount": 1,
  "currency": "USD",
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

TransferCardToCard JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
transaction_id	Y	A	11	

TransferCardToCard JSON Response Sample

```
{
  "status": "success",
  "msg": "Operation completed.",
  "transaction_id": "328"
}
```

5.29. GetAccountLastActivity

Returns list of 10 latest account transactions.

URL	https://api.upaycard.com/api/merchant/v/1.0/function/get_account_last_activity
-----	---

GetAccountLastActivity Request

KEY	M	TYPE	LENGHT	DESCRIPTION
account	Y	N	11	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

GetAccountLastActivity JSON Request Sample

```
{
  "account": "100002",
  "key": "_MERCHANT_KEY_",
  "ts": "_TIMESTAMP_",
  "sign": "_SIGN_"
}
```

GetAccountLastActivity JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
activity	Y	[]		List of transactions

GetAccountLastActivity JSON Response – Transaction list item

KEY	M	TYPE	LENGHT	DESCRIPTION
id	Y	N	11	Transaction Id
date	Y	AN	10	ISO 8601
datetime	Y	N	11	Unix timestamp
sender	Y	AN	20	Account or Card number of sender
recipient	Y	AN	20	Account or Card number of recipient
debit	Y	N	11	Amount debited
credit	Y	N	11	Amount debited
currency	Y	A	3	ISO 4217
description	Y	A	100	Description

GetAccountLastActivity JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",
  "activity": [
    {
      "id": "4320",
      "date": "2015-06-13",
      "datetime": "1434197442",
      "sender": "100002",
      "recipient": "1000023",
      "debit": null,
      "credit": "-1160.82",
      "currency": "USD",
      "description": "Account (100002) to account (1000023) transaction"
    },
    {
      "id": "4140",
      "date": "2015-06-13",
      "datetime": "1434192457",
      "sender": "",
      "recipient": "100002",
      "debit": "1160.82",
      "credit": null,
      "currency": "USD",
      "description": "Confirmed bank account to account transfer"
    }
  ]
}
```

5.30. GetAccountActivity

Returns list of account transactions from period (max 31 day).

URL https://api.upaycard.com/api/merchant/v/1.0/function/get_account_activity

GetAccountActivity Request

KEY	M	TYPE	LENGHT	DESCRIPTION
account	Y	N	11	
date_from	Y	AN	10	ISO 8601
date_to	Y	AN	10	ISO 8601
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

GetAccountActivity JSON Request Sample

```
{
  "account": "100002",
  "date_from": "2015-06-10",
  "date_to": "2015-06-13",
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

GetAccountActivity JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
totals	Y	LIST		Totals for filtered period
total_count	Y	N	11	Number of transactions
rejected_count	Y	N	11	Number of rejected transactions
sum_credits	Y	N	11	Total credited amount
sum_debits	Y	N	11	Total debited amount
count_credits	Y	N	11	Number of credit transactions
count_debits	Y	N	11	Number of debit transactions
activity	Y	[]		List of transactions
id	Y	N	11	Transaction Id
is_rejected	Y	N	1	Is transaction rejected
date	Y	AN	10	ISO 8601
datetime	Y	N	11	Unix timestamp
sender	Y	AN	20	Account or Card number of sender
recipient	Y	AN	20	Account or Card number of recipient
debit	Y	N	11	Amount debited
credit	Y	N	11	Amount debited
currency	Y	A	3	ISO 4217
description	Y	A	100	Description

GetAccountActivity JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",
  "totals": {
    "total_count": 2,
    "rejected_count": 0,
    "sum_credits": -1160.82,
    "sum_debits": 1160.82,
    "count_credits": 1,
    "count_debits": 1
  },
  "activity": [
    {
      "id": "4320",
      "is_rejected": "0",
      "date": "2015-06-13",
      "datetime": "1434197442",
      "sender": "100002",
      "recipient": "1000023",
      "debit": null,
      "credit": "-1160.82",
      "currency": "USD",
      "description": "Account (100002) to account (1000023) transaction"
    },
    {
      "id": "4140",
      "is_rejected": "0",
      "date": "2015-06-13",
      "datetime": "1434192457",
      "sender": "",
      "recipient": "100002",
      "debit": "1160.82",
      "credit": null,
      "currency": "USD",
      "description": "Confirmed bank account to account transfer"
    }
  ]
}
```

5.31. GetCardLastActivity

Returns list of 10 latest card transactions.

URL	https://api.upaycard.com/api/merchant/v/1.0/function/get_card_last_activity
-----	---

GetCardLastActivity Request

KEY	M	TYPE	LENGHT	DESCRIPTION
card_id	Y	N	11	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

GetCardLastActivity JSON Request Sample

```
{
  "card_id": "1001",
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

GetCardLastActivity JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
activity	Y	[]		List of transactions

GetCardLastActivity JSON Response – Transaction list item

KEY	M	TYPE	LENGHT	DESCRIPTION
id	Y	N	11	Transaction Id
date	Y	AN	10	ISO 8601
datetime	Y	N	11	Unix timestamp
sender	Y	AN	20	Account or Card number of sender
recipient	Y	AN	20	Account or Card number of recipient
debit	Y	N	11	Amount debited
credit	Y	N	11	Amount debited
currency	Y	A	3	ISO 4217
description	Y	A	100	Description

GetCardLastActivity JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",
```

```

"activity":[
  {
    "id":"4320",
    "date":"2015-06-16",
    "datetime":"1434157436",
    "sender":"000000*****1234",
    "recipient":"100002",
    "debit":null,
    "credit":"-116.02",
    "currency":"USD",
    "description":"Card (000000*****1234) to account (100002) transaction"
  },
  {
    "id":"4140",
    "date":"2015-06-13",
    "datetime":"1434192457",
    "sender":"100002",
    "recipient":"000000*****1234",
    "debit":"120.24",
    "credit":null,
    "currency":"USD",
    "description":"Account (100002) to card (000000*****1234) transaction"
  }
]
}

```

5.32. GetCardActivity

Returns list of card transactions from period (max 31 day).

URL https://api.upaycard.com/api/merchant/v/1.0/function/get_card_activity

GetCardActivity Request

KEY	M	TYPE	LENGHT	DESCRIPTION
card_id	Y	N	11	
date_from	Y	AN	10	ISO 8601
date_to	Y	AN	10	ISO 8601
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

GetCardActivity JSON Request Sample

```
{
  "card_id": "1001",
  "date_from": "2015-06-13",
  "date_to": "2015-06-16",
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

GetCardActivity JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
totals	Y	LIST		Totals for filtered period
total_count	Y	N	11	Number of transactions
rejected_count	Y	N	11	Number of rejected transactions
sum_credits	Y	N	11	Total credited amount
sum_debits	Y	N	11	Total debited amount
count_credits	Y	N	11	Number of credit transactions
count_debits	Y	N	11	Number of debit transactions
activity	Y	[]		List of transactions
id	Y	N	11	Transaction Id
is_rejected	Y	N	1	Is transaction rejected
date	Y	AN	10	ISO 8601
datetime	Y	N	11	Unix timestamp
sender	Y	AN	20	Account or Card number of sender
recipient	Y	AN	20	Account or Card number of recipient
debit	Y	N	11	Amount debited
credit	Y	N	11	Amount debited
currency	Y	A	3	ISO 4217
description	Y	A	100	Description

GetCardActivity JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",
  "totals": {
    "total_count": 2,
    "rejected_count": 0,
    "sum_credits": -116.02,
    "sum_debits": 120.24,
    "count_credits": 1,
    "count_debits": 1
  },
  "activity": [
    {
      "id": "4320",
      "is_rejected": "0",
      "date": "2015-06-16",
      "datetime": "1434157436",
      "sender": "000000*****1234",
      "recipient": "100002",
      "debit": null,
      "credit": "-116.02",
      "currency": "USD",
      "description": "Card (000000*****1234) to account (100002) transaction"
    },
    {
      "id": "4140",
      "is_rejected": "0",
      "date": "2015-06-13",
      "datetime": "1434192457",
      "sender": "100002",
      "recipient": "000000*****1234",
      "debit": "120.24",
      "credit": null,
      "currency": "USD",
      "description": "Account (100002) to card (000000*****1234) transaction"
    }
  ]
}
```

5.33. GetShippingMethods

Get list of all available shipping methods for country.

URL	https://api.upaycard.com/api/merchant/v/1.0/function/get_shipping_methods
-----	---

GetShippingMethods Request

KEY	M	TYPE	LENGHT	DESCRIPTION
country_code	Y	A	3	ISO 3166-1 alpha-3
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

GetShippingMethods JSON Request Sample

```
{
  "country_code": "GBR",
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

GetShippingMethods JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
shipping_methods	Y	LIST		
id	Y	N	11	
name	Y	AN	100	

GetUserAccounts JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",
  "shipping_methods": [
    {
      "id": "1",
      "name": "Standard"
    }
  ]
}
```


5.34. InitializeTransfer

Prepare transfer from any user to merchant account.

URL https://api.upaycard.com/api/merchant/v/1.0/function/initialize_transfer

InitializeTransfer Request

KEY	M	TYPE	LENGTH	DESCRIPTION
receiver_account	Y	N	11	Your account ID for receive transfer
sender	Y	AN	100	Here can be username or user email or account number from which made transfer. If user did not have requested currency account or have several accounts then there must be account number
amount	Y	N	10,2	
currency	Y	A	3	ISO 4217
order_id	Y	AN	30	Unique identification of request
description	Y	AN	100	Transfer description
account_by_user_country	N	N	1	If parameter provided and its value = 1, then if user is from Europe, transfer will be prepared to merchant EUR account, otherwise to merchant USD account. If merchants EUR or USD account not found – transfer will be prepared to the account provided in the <i>receiver_account</i> parameter.
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

InitializeTransfer JSON Request Sample

```
{
  "receiver_account": "1000001",
  "sender": "user",
  "amount": 1.01,
  "currency": "USD",
  "order_id": "15_20151110080801",
  "description": "Payment for order #15",
  "account_by_user_country": 0,
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

InitializeTransfer JSON Response

KEY	M	TYPE	LENGTH	DESCRIPTION
status	Y	AN	10	success or error
code	N	N	3	See APPENDIX C: Transaction Codes
msg	Y	AN	255	See APPENDIX C: Transaction Codes
description	N	AN		Detailed explanation of error
order_id	N	AN	100	UniqueID of request
hash	N	AN		
token_number	N	AN	10	

InitializeTransfer JSON SUCCESS Response Sample

```
{
  "status": "success",
  "msg": "Transfer initialized.",
  "order_id": "15_20151110080801",
  "hash": "a64fb511c885f9aef211f7bfefc5648",
  "token_number": "48-QI"
}
```

InitializeTransfer JSON FAILED Response Sample

```
{
  "status": "error",
  "code": 509,
  "msg": "Define sender account",
  "description": "Did not found active account for currency",
  "hash": "5640bf0cb3e5c"
}
```

5.35. FinishTransfer

Finish prepared transfer from any user to merchant account. Request user to enter his Key Code for given token_number.

URL	https://api.upaycard.com/api/merchant/v/1.0/function/finish_transfer
-----	---

FinishTransfer Request

KEY	M	TYPE	LENGTH	DESCRIPTION
receiver_account	Y	N	11	Your account ID for receive transfer
hash	Y	AN		hash code given in InitializeTransfer success response
token_number	Y	AN	10	token_number given in InitializeTransfer success response
token_code	Y	N	6	User's entered Key Code for given token_number
account_by_user_country	N	N	1	If <i>InitializeTransfer</i> was called with this param (value=1), then add this param to the <i>FinishTransfer</i> with value=1
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

FinishTransfer JSON Request Sample

```
{
  "receiver_account": "1000001",
  "hash": "5640bf0cb3e5c",
  "token_number": "48-QI",
  "token_code": "123456",
  "account_by_user_country": 0,
  "key": "_MERCHANT_KEY_",
  "ts": "_TIMESTAMP_",
  "sign": "_SIGN_"
}
```

FinishTransfer JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
code	N	N	3	See APPENDIX C: Transaction Codes
msg	Y	AN	255	See APPENDIX C: Transaction Codes
description	N	AN		Detailed explanation of error
transaction_id	N	N	11	
order_id	N	AN	100	UniqueID of request

FinishTransfer JSON SUCCESS Response Sample

```
{
  "status": "success",
  "code": 000,
  "msg": "Transaction successfully completed",
  "transaction_id": "100687",
  "order_id": "15_20151110080801",
}
```

FinishTransfer JSON FAILED Response Sample

```
{
  "status": "error",
  "code": 512,
  "msg": "Wrong Key Code provided",
}
```

If finish transaction was failed then procedure must start again from InitializeTransfer

5.36. RefundTransfer

Support several partial refunds.

URL	https://api.upaycard.com/api/merchant/v/1.0/function/refund_transfer
-----	---

RefundTransfer Request

KEY	M	TYPE	LENGHT	DESCRIPTION
transaction_id	Y	N	11	Transaction ID which to refund
amount	Y	N	10,2	Amount to refund
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

RefundTransfer JSON Request Sample

```
{
  "transaction_id": "100687",
  "amount": 0.50,
  "key": "_MERCHANT_KEY_",
  "ts": "_TIMESTAMP_",
  "sign": "_SIGN_"
}
```

RefundTransfer JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
code	N	N	3	See APPENDIX C: Transaction Codes
msg	Y	AN	255	See APPENDIX C: Transaction Codes
description	N	AN		Detailed explanation of error
transaction_id	N	N	11	
amount	N	N	10,2	
currency	N	A	3	ISO 4217

RefundTransfer JSON Response Sample

```
{
  "status": "success",
  "code": 000,
  "msg": "Transaction successfully completed",
  "transaction_id": "100688",
  "amount": 0.50,
  "currency": "USD",
}
```

5.37. SendSms

Send SMS message to merchant sponsored account.

URL https://api.upaycard.com/api/merchant/v/1.0/function/send_sms

SendSms Request

KEY	M	TYPE	LENGHT	DESCRIPTION
id	Y	N	11	SMS receiver account ID or card ID
type	Y	N	1	Id type, 1 = account ID, 2 = card ID
message	Y	AN	1600	SMS Message. Note: Messages with one or more non-GSM characters are limited to 70 characters. Any SMS messages that include 1 or more non-GSM characters will be separated into messages of 70 characters or less. Available tags: <code>[[account_id]]</code> , <code>[[username]]</code> , <code>[[firstname]]</code> , <code>[[lastname]]</code> , <code>[[balance]]</code> , <code>[[pin_code]]</code> .
tx_id	N	N	11	Transaction ID. Note: in this case id is provided, you can use tags: <code>[[tx_id]]</code> , <code>[[tx_amount]]</code> and <code>[[tx_currency]]</code> in your message, which will be replaced by tx id, tx amount and tx currency
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

SendSms JSON Request Sample

```
{
  "id": "1000001",
  "type": "1",
  "message": "test message",
  "tx_id": "2001",
  "key": "_MERCHANT_KEY_",
  "ts": "_TIMESTAMP_",
  "sign": "_SIGN_"
}
```

SendSms JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
code	N	N	3	See APPENDIX C: Transaction Codes
msg	Y	AN	255	See APPENDIX C: Transaction Codes

SendSms JSON SUCCESS Response Sample

```
{  
  "status": "success",  
  "msg": "Message successfully sent",  
}
```

SendSms JSON FAILED Response Sample

```
{  
  "status": "error",  
  "msg": "User not found",  
}
```

5.38. SendEmail

Send email message to merchant sponsored account.

URL https://api.upaycard.com/api/merchant/v/1.0/function/send_email

SendEmail Request

KEY	M	TYPE	LENGHT	DESCRIPTION
id	Y	N	11	Email receiver account ID or card ID
type	Y	N	1	Id type, 1 = account ID, 2 = card ID
subject	Y	AN	78	Email subject
message	Y	AN		Email message. Available tags: [[account_id]], [[username]], [[firstname]], [[lastname]], [[balance]], [[pin_code]].
tx_id	N	N	11	Transaction ID. Note: in this case id is provided, you can use tags: [[tx_id]], [[tx_amount]] and [[tx_currency]] in your message, which will be replaced by tx id, tx amount and tx currency
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

SendEmail JSON Request Sample

```
{
  "id": "1000001",
  "type": "1",
  "subject": "test subject",
  "message": "test message",
  "tx_id": "2001",
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

SendEmail JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	Message

SendEmail JSON SUCCESS Response Sample

```
{
  "status": "success",
  "msg": "Email successfully sent",
}
```


SendEmail JSON FAILED Response Sample

```
{  
  "status": "error",  
  "msg": "User not found",  
}
```

5.39. TransferAccountToUser

Initiate account to user transfer.

URL https://api.upaycard.com/api/merchant/v/1.0/function/transfer_a_to_u

TransferAccountToUser Request

KEY	M	TYPE	LENGHT	DESCRIPTION
sender_account	Y	N	11	
receiver	Y	AN	100	Here can be username or user email or account number where transfer money to. If submitted not account number and user did not have requested currency account or have several accounts then transfer will be made to primary account
amount	Y	N	10,2	
currency	Y	A	3	ISO 4217
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

TransferAccountToUser JSON Request Sample

```
{
  "sender_account": "1753154",
  "receiver": "user",
  "amount": 15,
  "currency": "USD",
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

TransferAccountToUser JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
Status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes
transaction_id	Y	A	11	

TransferAccountToUser JSON Response Sample

```
{
  "status": "success",
  "msg": "Operation completed.",
  "transaction_id": "324"
}
```

5.40. RequestSms

Send requested SMS message to merchant sponsored account.

URL	https://api.upaycard.com/api/merchant/v/1.0/function/request_sms
-----	---

RequestSms Request

KEY	M	TYPE	LENGHT	DESCRIPTION
user_id	Y	N	11	Sms receiver user id
type	Y	AN	9	Sms type. 'accountbal' = Request Account Balance 'cardbal' = Request Card Balance, 'pincode' = Request UPayCard MasterCard PIN Code 'accounttx' = Request Account recent transactions 'cardtx' = Request UPayCard MasterCard recent transactions
id	Y	N	11	Account id or last 4 digits of UPayCard MasterCard
order	N	N	1	1, 2, or 3 to indicate if you want request the most recent, second to last or third to last transaction.
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

RequestSms JSON Request Sample

```
{
  "user_id": "1000001",
  "type": "accountbal",
  "id": "10002",
  "order": "1",
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

RequestSms JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
code	N	N	3	See APPENDIX C: Transaction Codes
msg	Y	AN	255	See APPENDIX C: Transaction Codes

RequestSms JSON SUCCESS Response Sample

```
{
  "status": "success",
  "msg": "SMS successfully sent",
}
```

RequestSms JSON FAILED Response Sample

```
{  
  "status": "error",  
  "msg": "User not found",  
}
```

5.41. RequestEmail

Send requested email message to merchant sponsored account.

URL	https://api.upaycard.com/api/merchant/v/1.0/function/request_email
-----	---

RequestEmail Request

KEY	M	TYPE	LENGHT	DESCRIPTION
user_id	Y	N	11	Email receiver user id
type	Y	AN	9	Email type. 'accountbal' = Request Account Balance 'cardbal' = Request Card Balance, 'pincode' = Request UPayCard MasterCard PIN Code 'accounttx' = Request Account recent transactions 'cardtx' = Request UPayCard MasterCard recent transactions
id	Y	N	11	Account id or last 4 digits of UPayCard MasterCard
order	N	N	1	1, 2, or 3 to indicate if you want request the most recent, second to last or third to last transaction.
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

RequestEmail JSON Request Sample

```
{
  "user_id": "1000001",
  "type": "accountbal",
  "id": "10002",
  "order": "1",
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

RequestEmail JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
code	N	N	3	See APPENDIX C: Transaction Codes
msg	Y	AN	255	See APPENDIX C: Transaction Codes

RequestEmail JSON SUCCESS Response Sample

```
{
  "status": "success",
  "msg": "Email sent",
}
```

RequestEmail JSON FAILED Response Sample

```
{  
  "status": "error",  
  "msg": "User not found",  
}
```

5.42. ActivateCard

Activate card by ID

URL	https://api.upaycard.com/api/merchant/v/1.0/function/activate_card
-----	---

ActivateCard Request

KEY	M	TYPE	LENGHT	DESCRIPTION
card_id	Y	AN	11	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

ActivateCard JSON Request Sample

```
{
  "card_id":22,
  "key": "_MERCHANT_KEY_",
  "ts":_TIMESTAMP_,
  "sign": "_SIGN_"
}
```

ActivateCard JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	See APPENDIX C: Transaction Codes

ActivateCard JSON Response Sample

```
{
  "status": "Card succefully activated",
  "msg": "Success",
}
```

5.43. CheckCardidInfo

Check card information by ID

URL https://api.upaycard.com/api/merchant/v/1.0/function/check_cardid_info

CheckCardInfo Request

KEY	M	TYPE	LENGHT	DESCRIPTION
card_id	Y	AN	11	Card ID
cardnumber	Y	N	16	Full card number, must be encrypted by 3DES algorithm with 3DES key – provided by UPayCard
cvv	Y	N	3	cvv number, must be encrypted by 3DES algorithm with 3DES key – provided by UPayCard
nameoncard	Y	AN	30	
expirymonth	Y	N	2	
expiryyear	Y	N	4	
firstname	Y	A	60	
lastname	Y	A	60	
email	Y	A	50	
mobile	Y	AN	20	
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

CheckCardInfo JSON Request Sample

```
{
  "card_id": "1353",
  "cardnumber": "+auQjcJ8sh6xiArXQpsyYA==",
  "cvv": "qcsc0SC\\V\\A=",
  "nameoncard": "kazkas",
  "expirymonth": "12",
  "expiryyear": "15",
  "firstname": "ppl1",
  "lastname": "asd",
  "email": "facsa@dasd.com",
  "mobile": "38741220012",
  "key": "_MERCHANT_KEY_",
  "ts": "_TIMESTAMP_",
  "sign": "_SIGN_"
}
```


CheckCardInfo JSON Response

KEY	M	TYPE	LENGTH	DESCRIPTION
status	Y	AN	10	success or error
data				
cardnumber	Y	A	5	ok or notok
cvv	Y	A	5	ok or notok
nameoncard	Y	A	5	ok or notok
expirymonth	Y	A	5	ok or notok
expiryyear	Y	A	5	ok or notok
firstname	Y	A	5	ok or notok
lastname	Y	A	5	ok or notok
email	Y	A	5	ok or notok
mobile	Y	A	5	ok or notok

CheckCardInfo JSON Response Sample

```
{
  "status": "success",
  "data": {
    "cardnumber": "ok",
    "cvv": "ok",
    "nameoncard": "notok",
    "expirymonth": "notok",
    "expiryyear": "notok",
    "firstname": "notok",
    "lastname": "notok",
    "email": "notok",
    "mobile": "notok"
  }
}
```

5.44. CreatePurchase

Initiates purchase procedure.

URL	https://api.upaycard.com/api/merchant/v1.0/function/create_purchase
-----	---

CreatePurchase Request

KEY	M	TYPE	LENGTH	DESCRIPTION
receiver_account	Y	N	11	Your account ID for receive transfer
amount	Y	N	10,2	
currency	Y	A	3	ISO 4217
order_id	Y	A	50	Unique order ID
sender_user_id	N	N	11	Upaycard user ID
sender_account	N	N	11	Upaycard account ID
url_user_on_success	N	A	255	URL where user will returned after successful purchase
url_user_on_fail	N	A	255	URL where user will returned in case of failed purchase
url_api_on_success	N	A	255	URL where will be sent IPN (instant payment notification) in case of successfully completed purchase. See APPENDIX I: PURCHASE IPN CATCHER PHP CODE EXAMPLE
url_api_on_fail	N	A	255	URL where will be sent IPN (instant payment notification) in case of failed or canceled purchase. See APPENDIX I: PURCHASE IPN CATCHER PHP CODE EXAMPLE
language	N	A	2	Preferred language. If not provided – English will be used
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

CreatePurchase JSON Request Sample

```
{
  "receiver_account": "1000001",
  "amount": "1.01",
  "currency": "USD",
  "order_id": "my_order_81815",
  "sender_user_id": null,
  "sender_account": null,
  "url_user_on_success": "https://www.myeshopexample.com/success_purchase",
  "url_user_on_fail": "https://www.myeshopexample.com/failed_purchase",
  "url_api_on_success": "https://www.myeshopexample.com/ipn_success_purchase",
  "url_api_on_fail": "https://www.myeshopexample.com/ipn_failed_purchase",
  "language": "en",
  "key": "_MERCHANT_KEY_",
  "ts": _TIMESTAMP_,
  "sign": "_SIGN_"
}
```

CreatePurchase JSON Response

KEY	M	TYPE	LENGTH	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	
reference_id	Y	AN	16	Unique ID of the purchase request
order_id	Y	A	50	Unique order ID
amount	Y	N	10,2	
currency	Y	A	3	ISO 4217
purchase_status	Y	N	11	See APPENDIX H: PURCHASE STATUSES
url	Y	AN	255	URL where user can finish or cancel his purchase (encode this URL using <i>base64_encode</i> function and redirect to Upaycard login page with additional "redirect" param, e.g.: https://user.upaycard.com/en/auth/login/redirect/_base64_encoded_url)

CreatePurchase JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",
  "reference_id": "ap-57fce78057df6",
  "order_id": "my_order_81815",
  "amount": "1.01",
  "currency": "USD",
  "purchase_status": 1,
  "url": "https://upaycard.com/en/purchase/confirmpurchase/ref/ap-57fce78057df6"
}
```

5.45. GetPurchaseStatus

Gets purchase status.

URL	https://api.upaycard.com/api/merchant/v/1.0/function/get_purchase_status
-----	---

GetPurchaseStatus Request

KEY	M	TYPE	LENGTH	DESCRIPTION
reference_id	Y	AN	255	Unique ID of the purchase request
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

GetPurchaseStatus JSON Request Sample

```
{
  "reference_id": "ap-57fce78057df6"
}
```

GetPurchaseStatus JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTION
status	Y	AN	10	success or error
msg	Y	AN	255	
reference_id	Y	AN	255	Unique ID of the purchase request
order_id	Y	A	50	Unique order ID
amount	Y	N	10,2	
currency	Y	A	3	ISO 4217
purchase_status	Y	N	11	See APPENDIX H: PURCHASE STATUSES

GetPurchaseStatus JSON Response Sample

```
{
  "status": "success",
  "msg": "Success",
  "reference_id": "ap-57fce78057df6",
  "order_id": "my_order_81815",
  "amount": "1.01",
  "currency": "USD",
  "purchase_status": 9
}
```

5.46. BankTransfer

Send money payment request.

URL	https://api.upaycard.com/api/merchant/v/1.0/function/bank_transfer
-----	---

BankTransfer Request

KEY	M	TYPE	LENGHT	DESCRIPTION
service	Y	N	1	Possible values: 1 : All 2 : International wire 3: Local wire
sending_account	Y	N		
amount	Y	n	10,2	
currency	Y	A	3	ISO 4217
item_name	N	AN	100	
item_description	N	AN		
note	N	AN		

message_to_receiver	N	AN		
receiver_title	N	AN	5	
receiver_first_name	Y	AN	60	
receiver_middle_name	N	AN	60	
receiver_last_name	Y	AN	60	
receiver_email	Y	AN	100	
receiver_dob	N	AN		ISO 8601
receiver_gender	Y	A	1	Possible values: F : female M : male
receiver_mobile	Y	AN	20	
receiver_address	Y	AN	50	
receiver_city	Y	AN	50	
receiver_state	N	AN	50	
receiver_postal	Y	AN	50	
receiver_country	Y	A	3	ISO 3166-1 alpha-3
receiver_id_type	N	N	2	See APPENDIX E: User ID Types
receiver_id_number	N	AN	20	
receiver_id_expire	N	AN		ISO 8601
receiver_id_issued_country	N	A		ISO 3166-1 alpha-3
receiver_bank_name	Y	AN	100	
receiver_full_name_on_bank_account	Y	AN	255	
receiver_bank_address	Y	AN	100	
receiver_bank_city	Y	AN	100	
receiver_bank_iban	Y	AN	40	
receiver_bank_swift	Y	AN	11	
receiver_bank_country	Y	A	3	ISO 3166-1 alpha-3
poa_filename	N	AN	255	
poa_filebody	N	AN		base64 encoded file content
poi_filename	N	AN	255	
poi_filebody	N	AN		base64 encoded file content
i_filename	N	AN	255	
i_filebody	N	AN		base64 encoded file content
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

BankTransfer JSON Request Sample

```
{
  "service": "1",
  "sending_account": "1783142",
  "amount": "123",
  "currency": "USD",
  "item_name": "name",
  "item_description": "description",
  "note": "note",
  "message_to_receiver": "messenger",
  "receiver_title": "mr",
  "receiver_first_name": "John",
  "receiver_middle_name": "Ben",
  "receiver_last_name": "Dobe",

```

```

"receiver_email": "JohnDobe@gmail.com",
"receiver_dob": "1990-05-31",
"receiver_gender": "m",
"receiver_mobile": "12341234532",
"receiver_address": "payer_address",
"receiver_city": "Chicago",
"receiver_state": "Illinois",
"receiver_postal": "12345",
"receiver_country": "USA",
"receiver_id_type": "4",
"receiver_id_number": "20164343432",
"receiver_id_expire": "2016-12-12",
"receiver_id_issued_country": "USA",
"receiver_bank_name": "bank_name",
"receiver_full_name_on_bank_account": "John Doe",
"receiver_bank_address": "payer_bank_address",
"receiver_bank_city": "Chicago",
"receiver_bank_iban": "2342342",
"receiver_bank_swift": "2342342",
"receiver_bank_country": "USA",
"poa_filename": "null",
"poa_filebody": "null",
"poi_filename": "null",
"poi_filebody": "null",
"i_filename": "null",
"i_filebody": "null",
"key": "36d8416f2938fb64",
"ts": 1478704902,
"sign": "26aac768e19294b33c256f8c8e26b947"
}

```

BankTransfer JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTON
status	Y	AN	10	success or error
msg	Y	AN	255	

BankTransfer JSON Response Sample

```

{
  "status": "success",
  "msg": "Operation completed"
}

```

Whenever bank transfer is completed or canceled IPN is sent to the merchant provided URL. Merchant can setup different URL for successfully completed or failed transfer if needed. Of course same URL can be used for both cases. URL setup page can be found under profile tab “API”. Note that POST will be sent to the provided URLs. Example of data sent: [APPENDIX K: receive money / bank transfer notification CATCHER PHP Code Example](#).

5.47. ReceiveMoneyRequest

Receive money payment request.

URL https://api.upaycard.com/api/merchant/v/1.0/function/receive_money_request

ReceiveMoneyRequest Request

KEY	M	TYPE	LENGHT	DESCRIPTION
service	Y	N	1	Possible values: 1 : All 2 : International wire 3: Local wire
receiving_account	Y	N		
amount	Y	n	10,2	
currency	Y	A	3	ISO 4217
item_name	N	AN	100	
item_description	N	AN		
note	N	AN		
message_to_payer	N	AN		
payer_title	N	AN	5	
payer_first_name	Y	AN	60	
payer_middle_name	N	AN	60	
payer_last_name	Y	AN	60	
payer_email	Y	AN	100	
payer_dob	N	AN		ISO 8601
payer_gender	Y	A	1	Possible values: F : female M : male
payer_mobile	Y	AN	20	
payer_address	Y	AN	50	
payer_city	Y	AN	50	
payer_state	N	AN	50	
payer_postal	Y	AN	50	
payer_country	Y	A	3	ISO 3166-1 alpha-3
payer_id_type	N	N	2	See APPENDIX E: User ID Types
payer_id_number	N	AN	20	
payer_id_expire	N	AN		ISO 8601
payer_id_issued_country	N	A		ISO 3166-1 alpha-3
payer_bank_name	N	AN	100	
payer_full_name_on_bank_account	N	AN	255	
payer_bank_address	N	AN	100	
payer_bank_city	N	AN	100	
payer_bank_iban	N	AN	40	
payer_bank_swift	N	AN	11	

payer_bank_country	N	A	3	ISO 3166-1 alpha-3
poa_filename	N	AN	255	
poa_filebody	N	AN		base64 encoded file content
poi_filename	N	AN	255	
poi_filebody	N	AN		base64 encoded file content
i_filename	N	AN	255	
i_filebody	N	AN		base64 encoded file content
key	Y	AN	16	Merchant API Key – provided by UPayCard
ts	Y	N	10	Request timestamp
sign	Y	AN	32	See APPENDIX A: SIGN GENERATION

ReceiveMoneyRequest JSON Request Sample

```
{
  "service": "1",
  "receiving_account": "1783142",
  "amount": "123",
  "currency": "USD",
  "item_name": "name",
  "item_description": "description",
  "note": "note",
  "message_to_payer": "messenger",
  "payer_title": "mr",
  "payer_first_name": "John",
  "payer_middle_name": "Ben",
  "payer_last_name": "Dobe",
  "payer_email": "JohnDobe@gmail.com",
  "payer_dob": "1990-05-31",
  "payer_gender": "m",
  "payer_mobile": "12341234532",
  "payer_address": "payer_address",
  "payer_city": "Chicago",
  "payer_state": "Illinois",
  "payer_postal": "12345",
  "payer_country": "USA",
  "payer_id_type": "4",
  "payer_id_number": "20164343432",
  "payer_id_expire": "2016-12-12",
  "payer_id_issued_country": "USA",
  "payer_bank_name": "bank_name",
  "payer_full_name_on_bank_account": "John Doe",
  "payer_bank_address": "payer_bank_address",
  "payer_bank_city": "Chicago",
  "payer_bank_iban": "2342342",
  "payer_bank_swift": "2342342",
  "payer_bank_country": "USA",
}
```



```

"poa_filename":"null",
"poa_filebody":"null",
"poi_filename":"null",
"poi_filebody":"null",
"i_filename":"null",
"i_filebody":"null",
"key":"36d8416f2938fb64",
"ts":1478704902,
"sign":"26aac768e19294b33c256f8c8e26b947"
}

```

ReceiveMoneyRequest JSON Response

KEY	M	TYPE	LENGHT	DESCRIPTON
status	Y	AN	10	success or error
msg	Y	AN	255	
summary	Y			
account_name	Y	AN	50	Account name
bank	Y	AN	100	Bank name
branch	Y	AN	100	Bank address
sort_code	Y	AN	100	Sort code
account_number	Y	AN	50	Account number
iban	Y	AN	100	Iban
bic	Y	AN	100	Bic
swift	Y	AN	100	Swift
beneficiary_address	Y	AN	100	Account address
currency_id	Y	N	2	
currency_code	Y	A	3	ISO 4217
reference_number	Y	AN	20	Reference number by which money load will be recognized
url	Y	AN	255	URL where payment request can be confirmed (if in request was not auto confirm) or payment request status can be checked
payment_request_status	Y	N	1	Possible values: 1 – created; 2 – confirmed; 3 – paid; 4 – canceled; 5 - failed

ReceiveMoneyRequest JSON Response Sample

```

{
  "status":"success",
  "msg":"Operation completed",
  "summary":[
    {
      "account_name":"test account name",
      "bank":"Test bank",
      "branch":"Test address",
      "sort_code":"55-44-33",
      "account_number":"1234567890",
      "iban":"GB12345",

```

```

        "bic": "TestGB",
        "swift": "TestGB",
        "beneficiary_address": "accounts address",
        "currency_id": "43",
        "currency_code": "EUR",
        "reference_number": "81815-81815-81815",
        "url": "https://user.upaycard.com/en/pub/wiretransferconfirm/reference/81-
81-81",
        "payment_request_status": "1"
    }
]
}

```

Whenever receive money request is completed or canceled IPN is sent to the merchant provided URL. Merchant can setup different URL for successfully completed or failed transfer if needed. Of course same URL can be used for both cases. URL setup page can be found under profile tab “API”. Note that POST will be sent to the provided URLs. Example of data sent: [APPENDIX K: receive money / bank transfer notification CATCHER PHP Code Example](#).

6. APPENDIX A: SIGN GENERATION

Sign of request, it is MD5 hash of keys, values and secret.

Example of Sign generation:

`MD5("key1:value1: key2: value2:....:key:_MERCHANT_KEY_:ts:_TIMESTAMP_: _SECRET_")`

Example in PHP:

```
function _sign($params)
{
    $strToSign = '';
    $params['key'] = '_MERCHANT_KEY_';
    $params['ts'] = time();
    ksort($params);
    foreach ($params as $k => $v)
        if($v !== NULL)
            $strToSign .= "$k:$v:";
    $strToSign .= '_MERCHANT_SECRET_';

    $params['sign'] = md5($strToSign);
    return $params;
}
```

7. APPENDIX B: ENCRYPT/DECRYPT INFORMATION

Some information in response (like credit card number) will be encrypted so must use decryption function to get real information. For decrypt must have MERCHANT_3DES_KEY.

Decryption function in PHP:

```
function decrypt3DES($encrypted) {
    $len = strlen(_MERCHANT_3DES_KEY_);
    $key = $len < 24 ? _MERCHANT_3DES_KEY_ . substr(_MERCHANT_3DES_KEY_, 0,
24 - $len) : _MERCHANT_3DES_KEY_;
    $encrypted = base64_decode( $encrypted );
    $out = mcrypt_decrypt(MCRYPT_3DES, $key, $encrypted, MCRYPT_MODE_CBC,
substr(_MERCHANT_3DES_KEY_, 0, 8));
    $block = mcrypt_get_block_size('tripledes', 'cbc');
    $packing = ord($out{strlen($out) - 1});
    if ($packing && ($packing < $block)) {
        for ($P = strlen($out) - 1; $P >= strlen($out) - $packing; $P--) {
            if (ord($out{$P}) != $packing) {
                $packing = 0;
            }
        }
    }
    $out = substr($out,0,strlen($out) - $packing);
    return $out;
}
```

```
function encrypt3DES($data) {
    $len = strlen(_MERCHANT_3DES_KEY_);
    $key = $len < 24 ? _MERCHANT_3DES_KEY_ . substr(_MERCHANT_3DES_KEY_, 0,
24 - $len) : _MERCHANT_3DES_KEY_;

    $l = 8 - strlen($data) % 8;
    if ($l > 0)
        $data .= str_repeat(chr($l), $l);

    $out = mcrypt_encrypt(MCRYPT_3DES, $key, $data, MCRYPT_MODE_CBC,
substr(_MERCHANT_3DES_KEY_, 0, 8));

    return base64_encode($out);
}
```

8. APPENDIX C: TRANSACTION CODES

Code	Description
000	Transaction successfully completed
100	Load limit exceeded (value of transactions)
101	Load limit exceeded (number of transactions)
102	Transfer limit exceeded (maximum transaction amount allowed)
103	Transfer limit exceeded (value of transactions)
104	Transfer limit exceeded (number of transactions)
105	Withdrawal limit exceeded (value of transactions)
106	Withdrawal limit exceeded (number of transactions)
107	Withdrawal limit exceeded (maximum transaction amount allowed)
108	Card throughput limit exceeded (must provide KYC documents)
110	Transfer restricted
111	Load restricted
112	Recipient cannot accept transfers
113	Account balance exceeded
114	Operation is not allowed
200	Insufficient funds
300	Card is inactive
400	Could not find currency rate.
500	Invalid signature
501	Error creating session
502	Operation is not allowed
503	Missing field
504	Field format error
505	Invalid receiver account
506	User not found
507	Invalid currency code
508	Invalid sender account
509	Define sender account
510	Duplicate order_id
511	Initialized transaction not found
512	Wrong Key Code provided
513	Transfer request already confirmed
514	Transaction not found
515	Transaction cannot be refunded
516	Cannot refund this amount
517	Your transaction request was sent to our Bank for processing
999	Unknown error

9. APPENDIX D: USER KYC DOCUMENT TYPES

Type ID	Description	Mandatory to provide company name
4	Passport	N
5	Drivers License Front	N
6	State/Province ID Front	N
7	Utility Bill	Y
8	Bank Statement	N
9	Credit/Debit Card Front	N
10	ACH Voided Check	N
11	Check21	N
12	Marriage Certificate	N
13	Power of Attorney	N
14	Subpoena	N
15	Marriage Dissolution	N
16	Notarized Statement	N
17	Document of Legal Name Change	N
18	Police Report	N
19	Disputes	N
20	Wire Transfers	N
21	Limit Increase	N
22	Email Change	N
23	ACH Demand Draft	N
24	Application Form	N
26	Contract	N
28	Incorporation of Company	N
30	Memorandum and Articles	Y
32	Shareholder Documentation	N
34	Proof of Company Address	N
36	Other	N
38	Company registration documents	N
40	UPayCard Statement	N
42	Credit/Debit Card Back	N
44	Business Proposal	N
46	Business Agreement	N
48	Agent Agreement	N
50	Driver's License Back (If applicable)	N
52	Passport-Additional Pages (If applicable)	N
54	State/Province ID Back (If applicable)	N
56	Government-issued ID	N
58	Personal Identification Card	N
60	Residence Permit	N
62	Screenshot	N

10. APPENDIX E: USER ID TYPES

Type ID	Description
1	Passport Registry No.
2	Personal Identification No.
3	Identity Card No.
4	Utility Bill
8	Travel Document
12	Residence Permit
13	Identity Certificate No.
16	Registro Federal de Contribuyentes
17	Credencial de Elector
19	Social Security Number (US ONLY)
20	Tax File Number (Australia Only)

11. APPENDIX F: PHP CODE EXAMPLE

```
function _request($servicename, $params)
{
    ini_set('max_execution_time', 300);

    $uri = '_SERVICE_URL_' . '/v/' . '_VERSION_' . '/function/' .
'_API_FUNCTION_NAME_';

    $str = json_encode($params);

    $ch = curl_init( $uri );
    curl_setopt($ch, CURLOPT_CUSTOMREQUEST, "POST");
    curl_setopt($ch, CURLOPT_POSTFIELDS, $str);
    curl_setopt($ch, CURLOPT_RETURNTRANSFER, true);
    curl_setopt($ch, CURLOPT_TIMEOUT, 300);
    curl_setopt($ch, CURLOPT_HTTPHEADER, [
        'Content-Type: application/json',
        'Content-Length: ' . strlen($str)]
    );
    $response = curl_exec($ch);
    curl_close($ch);

    return $response;
}
```


12. APPENDIX G: INVALID REQUESTS ERROR CODES

Type ID	Description
1001	API version parameter 'v' is not provided
1002	Wrong API version provided
1003	Function name parameter 'function' is not provided
1004	Wrong method name provided
1005	No data received
1006	Required field is not provided or is empty
1007	System error

13. APPENDIX H: PURCHASE STATUSES

Type ID	Description
1	Created
2	Logged in
4	Processing
7	Canceled
8	Failed
9	Successfull

14. APPENDIX I: PURCHASE IPN CATCHER PHP CODE EXAMPLE

```
if (!empty($_POST)) {
    $status_id = $_POST['status_id'];           // 7
    $reference_id = $_POST['reference_id'];      // 'ap-57fcb50701182'
    $order_id = $_POST['order_id'];             // 'my_order_81815'
    $data_amount = $_POST['data_amount'];       // 1.01
    $currency = $_POST['currency'];             // 'USD'
    $transaction_id = $_POST['transaction_id'];  // transaction ID
    $key = $_POST['key'];                       // merchant key
    $time = $_POST['ts'];                       // UNIX timestamp

    // note that transaction ID will be not empty only if status is 8 or 9

    if (!empty($_POST['sign'])) {
        $sign = $_POST['sign'];
        $arrToHash = [];
        ksort($_POST);
    }
}
```

```

        foreach ($_POST as $field => $value) {
            if ($field == 'sign' || $value === null) { continue; }
            $arrToHash[] = $field . ':' . $value;
        }

        $hash = md5(implode(':', $arrToHash) . ':' . '_MERCHANT_SECRET_');
        if ($hash == $sign) {
            // sign correct - any needed actions further
        }
        else {
            // wrong sign - any needed actions further
        }
    }
    else {
        // no sign - any needed actions further
    }
}

```

15. APPENDIX J: KYC NOTIFICATION CATCHER PHP CODE EXAMPLE

```

if (!empty($_POST)) {
    $kyc_id      = $_POST['id'];           // 81815
    $msg         = $_POST['msg'];          // 'Status changed from
[Requested] to [Rejected]'
    $old_status  = $_POST['old_status'];    // 'Requested'
    $new_status  = $_POST['new_status'];    // 'Rejected'
    $old_status_id = $_POST['old_status_id']; // '6'
    $new_status_id = $_POST['new_status_id']; // '3'
    $key = $_POST['key'];                  // merchant key
    $time = $_POST['ts'];                  // UNIX timestamp

    if (!empty($_POST['sign'])) {
        $sign = $_POST['sign'];
        $arrToHash = [];
        ksort($_POST);

        foreach ($_POST as $field => $value) {
            if ($field == 'sign' || $value === null) {
                continue;
            }

            $arrToHash[] = $field . ':' . $value;
        }

        $hash = md5(implode(':', $arrToHash) . ':' . '_MERCHANT_SECRET_');
        if ($hash == $sign) {
            // sign correct - any needed actions further
        }
        else {
            // wrong sign - any needed actions further
        }
    }
}

```

```

    }
    else {
        // no sign - any needed actions further
    }
}

```

16. APPENDIX K: RECEIVE MONEY / BANK TRANSFER NOTIFICATION CATCHER PHP CODE EXAMPLE

```

if (!empty($_POST)) {
    $status_id          = $_POST['status_id'];           // 3
    $ref_number         = $_POST['reference_number'];    // reference number
    $amount             = $_POST['amount'];              // amount requested
    in payment request
    $currency           = $_POST['currency'];            // requested
    currency code, e.g. EUR
    $transaction_id     = $_POST['transaction_id'];      // transaction ID
    $transferred_amount = $_POST['transferred_amount'];  // amount which was
    transferred
    $transferred_currency = $_POST['transferred_currency']; // currency in which
    transfer was done
    $key = $_POST['key'];                                // merchant key
    $time = $_POST['ts'];                                // UNIX timestamp

    if (!empty($_POST['sign'])) {
        $sign = $_POST['sign'];
        $arrToHash = [];
        ksort($_POST);

        foreach ($_POST as $field => $value) {
            if ($field == 'sign' || $value === null) { continue; }
            $arrToHash[] = $field . ':' . $value;
        }

        $hash = md5(implode(':', $arrToHash) . ':' . '_MERCHANT_SECRET_');
        if ($hash == $sign) {
            // sign correct - any needed actions further
        }
        else {
            // wrong sign - any needed actions further
        }
    }
    else {
        // no sign - any needed actions further
    }
}

```