Protocol Rules

The following specifies the rules for calling the API when a third-party merchant accesses KBZPay payment

	description		
Transfer Mode	Use HTTPS for secure transactions		
Submit Mode	Use POST method		
Data Format	Data Format Data submitted and returned is in json format		
Char Encoding	lse UTF-8 character encoding		
Signature Algorithm	SHA256		
Signature Requirement	Signature-checking is required for requesting and receiving data. For more information, see Section 1.3.1 Signature Algorithm.		
Certificate Requirement	A certificate is required for calling the Submit Refund API or Reverse API.		
Logic Judgment	Determine 'result' field in response first, then 'code' filed for business result.		

Parameter Specifications

- 1. Payment Amount The currency type for transaction is MMK (Myanmar Kyat) by default. The unit used in payment amount is Ks. The amount can be without decimals, and at most two decimal places. Temporarily does not support foreign currency transactions
- 2. Payment Method Payment Method is determined by trade_type field in Unified Order Placing Interface. The options are APP, APPH5, PAY_BY_QRCODE, QRCODE_H5, MINIAPP、PWAAPP and MICROPAY. APP (In-App Payment): In-App payment also refers to a mobile-based payment in which the Merchant calls the KBZPay payment module by using the open SDK integrated in their mobile-based app to pay for transactions. APPH5/QRCODE H5 (In-App Web-based Payment): The Payer opens the Merchant's HTML5 pages on their KBZPay and calls the KBZPay payment module via the JSAPI interface to pay their transaction. This mode is applicable in the following scenarios: a. The Payer enters the Merchant's official website via a integrated button in KBZPay APP; b. The Payer enters the Merchant's official website in KBZPay APP by scanning a QR Code. PAY BY QRCODE (QR Code Payment): The Merchant generates a transaction QR Code according to the KBZPay Payment Protocol and the Payer goes to "Scan QR Code" in their KBZPay in order to complete payment. This mode is applicable to payments made on websites, physical stores, media advertising, or other scenarios. PWAAPP (PWA Payment): The Payer goes to Merchant's mobile website, and redirect to KBZPay APP to complete payment. MICROPAY (Customer Present QR Code Payment): The Payer shows their

- bar code or QR Code on KBZPay 'Scan and Pay' page to the Vendor to scan in order to pay directly. This mode applies to offline payment scenarios
- 3. Currency Type The list of available currency types: MMK Myanmar Kyat.
- 4. Timestamp A timestamp is calculated as seconds since 1970/01/01 00:00:00 UTC. Note: Milliseconds should be rounded to seconds (10-digits).
- 5. Merchant's Order Number The order number for a payment is defined by the merchant and must be unique. We suggest adding a random sequence to the end of the current time in order to create a unique and sequenced number. The original order number is used when initiating a payment again in order to avoid duplicate transactions. However, orders that are paid, closed or revoked cannot be paid again.

Security Specifications

Signature Algorithm

General steps to create a signature:

Step 1: Presume all data sent and received is the set M. Sort non-empty values in M in ascending alphabetical order (i.e. lexicographical sequence), and join them into string A via the corresponding URL key-value format (e.g. key1=value1&key2=value2...). Notes:

- Sort parameter names in ascending alphabetical order based on their ASCII encoded names (e.g. lexicographical sequence);
- All parameters except sign and sign_type participate in the signature (the JSONArray format field does not participate in the signature, such as the refund_info in the queryorder API response);
- Empty parameter values are excluded in the signature;
- Parameter names are case-sensitive;
- The API interface may add fields, and the extended extension field must be supported when verifying the signature.

Step 2: Add "key= (APP key value) to the end of stringA to get stringToSign, perform SHA256 arithmetic on stringToSign, convert all result chars to upper case, thus get sign's value (signValue). Example:

For the following transferred parameters:

```
"Request": {
    "timestamp": 1536637503,
    "notify url": "http://test.com/payment/notify",
    "nonce_str": "845255910308564481",
    "sign_type": "SHA256",
    "method": "kbz.payment.precreate",
    "sign": "wait_to_generate",
    "version": "1.0",
    "biz_content": {
      "merch_order_id": "201811212009001",
      "merch_code": "100001",
      "appid": "kp123456789987654321abcdefghijkl",
      "trade type": "APPH5",
      "total_amount": "1000",
      "trans_currency": "MMK"
    }
 }
}
```

- 1. Sort ASCII code of parameter names by lexicographical sequence based on the format of "key=value".
 - a. stringA = "appid=kp123456789987654321abcdefghijkl&merch_code=100001&merch_order_id= 201811212009001&method=kbz.payment.precreate&nonce_str=84525591030856448 1¬ify_url=http://test.com/payment/notify×tamp=1536637503&total_amount =1000&trade_type=APPH5&trans_currency=MMK&version=1.0";

2. Join API keys

```
stringToSign = "stringA&key=******b4c***ec**edce**f*a*d";
sign = SHA256(stringToSign).toUpperCase() =
"9772777A4AA42FA8B4B4106BEC3348EB7BA2AB2C70BEEA6F17C8051B91F38A1D";
```

3. Obtain data to be transferred below:

```
a. {
    "Request": {
     "timestamp": 1536637503,
     "notify_url": "http://test.com/payment/notify",
     "nonce_str": "845255910308564481",
     "sign_type": "SHA256",
     "method": "kbz.payment.precreate",
   "9772777A4AA42FA8B4B4106BEC3348EB7BA2AB2C70BEEA6F17C8051B91F38A1D
     "version": "1.0",
     "biz_content": {
      "merch_order_id": "201811212009001",
      "merch_code": "100001",
      "appid": "kp123456789987654321abcdefghijkl",
      "trade_type": "APPH5",
      "total_amount": "1000",
      "trans_currency": "MMK"
     }
    }
```

4. KBZPay provides online signature tools for this API. The appkey is used as the signature key. Click the signature address to sign.

Random String Algorithm

nonce_str is included in KBZPay payment API protocols to ensure unpredictability for signatures. We suggest calling the random() function to create a signature and convert its value into a string.

Use Vendor Certificate

A certificate is required for calling the Submit Refund API or Reverse API.

Callback API Security

The callback message of the payment gateway is a confirmation that the payment success. Therefore, we suggest that the notify_url provided by merchants use HTTPS protocol and verify the signature in the callback request.

OrderInfo Signature Example

1. The data of orderinfo is as follows:

a. prepay_id: KBZ00c25d94271b4d950ec748fdaf20c81d2b154042384

b. merch code: 200001

c. appid: kp419a753459284f72aa76d2ae9d6057

d. timestamp: 1535165303

e. nonce_str: 5K8264ILTKCH16CQ2502SI8ZNMTM67VS

- 2. The character string stringA concatenated by valid parameters in lexicographic order is as follows:
- 3. stringA="appid=kp419a753459284f72aa76d2ae9d6057&merch_code=200001&nonce_str=5K8 264ILTKCH16CQ2502SI8ZNMTM67VS&prepay_id=KBZ00c25d94271b4d950ec748fdaf20c81d2 b154042384×tamp=1535165303"
- 4. The key value negotiated with the app key and added to the end of the character string stringA is as follows:

```
stringSign = stringA + "&kev=*****"
```

5. The signature generated using the SHA256 algorithm. Fields whose parameter type is list are not involved in signing.

```
sign = SHA256(stringSign)
```

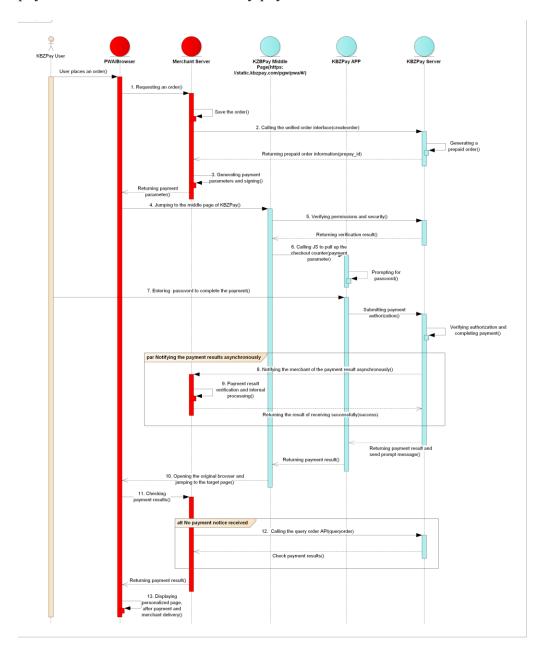
6. finally, orderinfo string is as follow:

```
orderinfo="appid=kp419a753459284f72aa76d2ae9d6057&merch_c ode=200001&nonce_str=5K8264ILTKCH16CQ2502SI8ZNMTM67VS &prepay_id=KBZ00c25d94271b4d950ec748fdaf20c81d2b15404238 4&timestamp=1535165303&sign=1609E56F220E4D2040F8457F60 A6CB3D56861280CDB3434F545469CBAB493573"
```

PWA Payment

Scenario Introduction

The cusomer choose pay by KBZPay on PWA page, which invokes KBZPay to complete the payment. Suitable for start KBZPay payment from mobile browser.



Interaction between merchant system and KBZPay system

- 1. A customer submits an order to the merchant server, choose pay by KBZPay.
- 2. The merchant server invokes the order placing interface to place an order, where trade_type=PWAAPP.
- 3. The merchant server receives the order info in the response and jump to KBZPay payment intermediate page.
- 4. KBZPay payemnt page check security and start the cash register of the KBZPay app.
- 5. If the payment is successful, the H5 page would display success information.
- 6. Whenerver cumstomers complete or cancel the payment at the cash register page, KBZPay returns to the merchant H5 page (the default one is the payment initiation page).
- 7. The Merchant Server should check whether receive the success notification from KBZPay. If not, the merchant can invoke the kbz.payment.queryorder interface to query the payment result.
- 8. The merchant displays the final payment information to the user.

ntegration Steps

Create Order

Please see Unified Order Placing Interface.

Order Information Signature

After calling the server interface, get the perpay_id, use the perpay_id and the business information to splicing into a string and signing to get the sign string

Parameter	Description		
prepay_id	Get prepay_id param in success Precreate API response.		
merch_code	Assigned by KBZPay before integration		
appid	Assigned by KBZPay before integration		
timestamp	Unix timestamp		
nonce_str	Random string, length required to be within 32 bits		

Signature Example

See the OrderInfo Signature Example of Security Specifications

Redirect URL

Together with the sign and the field participating in the signature, use the url to transfer the argument to

Production: https://wap.kbzpay.com/pgw/pwa/#/

• UAT: https://static.kbzpay.com/pgw/uat/pwa/#/

Example:

https://wap.kbzpay.com/pgw/pwa/#/?appid=kbz1002010001&merch_code=kbz100201&nonce_str= 5K8264ILTKCH16CQ2502SI8ZNMTM67VS&prepay_id=c8899da93ef34bef8834a09341fdc445×tamp =1535165303&sign=3cc13458e6b54918743022bb61db49b90ce593f98677c09cfe46fe5504c6a168

Note:

- 1. For security reasons, the PWA intermediate page will validate the source url address. The merchant needs to provide the referer url when opening the account. referer url is, the merchant source url from which redirect to PWA url. KBZPay supports url full match, domain match and regular match.
- 2. After redirect to this page, KBZPay will do the referer url check and the verification of the order parameters and signatures. After all the passes, the KBZPay APP installed on the phone will be automatically pulled up, waiting for the user to pay. So don't open this url on your PC, you can only test it on your phone.
- 3. Merchants need to provide a fixed return url when opening an account, which is used to display the merchant's success page. After the PWA payment is completed, click the confirmation button on the successful results page in KBZPay, KBZPay will open the browser and directly open the return url. KBZPay will append two parameters after the url: prepay_id and merk_order_id.

Example : http://test.com/success/page?prepay_id=
KBZ00c25d94271b4d950ec748fdaf20c81d2b154042384&merch_order_id=201908211504001

Unified Order Placing Interface

Use Case

For scenarios other than the Quick Pay method, the Merchant's backend calls this API to create an advance transaction in the KBZPay payment service backend, and initiates the payment process via payment by QR Code. JSAPI, App and other payment methods after the order is submitted successfully.

Certificate Requirement

No certificate is required.

URL

• URL(TEST): http://api.kbzpay.com/payment/gateway/uat/precreate

• URL(Prod): https://api.kbzpay.com/payment/gateway/precreate

METHOD NAME: kbz.payment.precreate

Request Parameters

Common request parameters

Param eter	Туре	Requ ired	Example	Description
timest amp	String(13)	Yes	1563161657	Time when a request is sent. UTC timestamp. The unit is second.
notify_ url	String(512)	Yes	http://test.payment.com/notify	Specifies the callback address for receiving KBZPay payment notifications if payment is successful.
metho d	String	Yes	kbz.payment.precreate	Set to 'kbz.payment.precreate', fixed for this interface
nonce_ str	String(32)	Yes	5K8264ILTKCH16CQ2502S I8ZNMTM67VS	Random character string containing a maximum of 32 characters, including uppercase letters, lowercase letters, digits, but not special characters.
sign_ty pe	String	Yes	SHA256	Signature type. Currently, only SHA256 is supported. The field is not involved in the signature.
sign	String	Yes	F957B724D1E3704E90BA8 01BC6CB6DF4FA0898EBF 94C67710CB71ABF40BFF8 A1	Request signature. For more information, see Signature Algorithm. The field is not involved in the signature.
version	String(64)	Yes	1.0	Interface version number. Only support 1.0 now

biz_co	String	Ser	vice parameter set. For
ntent		deta	ail, see below table.

Service request parameters

Parameter	Туре	Requ ired	Example	Description
appid	String(32)	Yes	kp12312b84664d44679693 855d82a291	Application ID allocated to a merchant by KBZPay.
merch_co de	String	Yes	200001	Specifies an Official Account Code assigned by KBZPay.
merch_ord er_id	String	Yes	201907152017001	The order number generated by the merchant side. It must be in the form of letters, numbers, and underscores. Other special characters are not allowed.
trade_type	String	Yes	PWAAPP	Trade type. The option are
title	String	No	GameRecharge	Offering name.
total_amo unt	String	Yes	20000	Total order amount, in Ks(MMK). The value can contain two decimal places at most.
trans_curr ency	String	Yes	MMK	Three-letter code complying with international standards, for example, MMK (Kyat).
timeout_ex press	String	No	100m	Latest payment time allowed for an order. The transaction will be closed after the deadline. The value ranges from 1 minute to 120 minutes. The value of this parameter cannot contain dots. For example, the value 1.5 hours must be converted to 90 minutes. If

				this parameter is not set, 120 minutes is used by default.
callback_i nfo	String(512)	No	title%3diphonex	After the payment is successful, KBZPay will notify the merchant server of the callback request to return this field as it is, and the merchant can pass the business parameters according to its own needs. Must be in URL encoding format.
operator_i d	String(32)	No	00001	Specifies a store operator ID (such as staff number as defined by the merchant)
sub_merch _code	String	No	200002	Code of a sub-merchant (mandatory in the service provider mode)
sub_appid	String(40)	No	Kp12312b84664d4467969 3855d82a564	Appld of a sub-merchant (mandatory in service provider mode)
store_id	String(32)	No	00001	Specifies a Store ID (such as store number as defined by the merchant)
terminal_id	String(32)	No	00001	Specifies a Terminal device ID
business_ param	String(512)	No	type%3da	Allow merchants to pass in additional business information, the specific value should be agreed with KBZPay, and applied to security, marketing and other parameters direct transmission scenarios. Must be URL encoded format

```
Request example
 "Request": {
 "timestamp": "1535166225",
 "method": "kbz.payment.precreate",
 "notify_url": "http://xxxxxx",
 "nonce_str": "5K8264ILTKCH16CQ2502SI8ZNMTM67VS",
 "sign_type": "SHA256",
 "sign": "768E0C18F7FF0450B6A652000068980335E5DD1067FD276994116E6799EE9FCC",
 "version": "1.0",
 "biz_content": {
  "merch_order_id": "0101234123456789012",
  "merch_code": "09991234567",
  "appid": "kp1234567890987654321aabbccddeef",
  "trade_type": "PWAAPP",
  "title": "iPhoneX",
  "total_amount": "5000000",
  "trans_currency": "MMK",
  "timeout_express": "100m",
  "callback_info": "title%3diphonex"
```

Response Parameters

}

Common response parameters

Param		Requ		
eter	Туре	ired	Example	Description
result	String	Yes	SUCCESS	SUCCESS or FAIL. When this field
				is FAIL, the code field is a specific
				business error code.
code	String	Yes	0	Return code. 0 is successful, the
				rest is the business error code
msg	String	Yes	Success	Return information, simple error
				description.
nonce	String	Yes	274E40E9388047778768B	Random character string. 32
_str	(32)		67068B9C8AF	characters or fewer.

sign	String	Yes	F315809E95194034C997C	Specifies a signature. For more
			9B15C907C7AC36D59142	information, see Section
			AF207D93D17883CF8D03	1.3.1Signature Algorithm
			4F0	
sign_t	String	Yes	SHA256	Signature type. Currently, only
ype				SHA256 is supported.

Response parameters (When return_code is SUCCESS, return data will also include the following fields)

Paramete		Requi		
r	Type	red	Example	Description
prepay_id	String(Yes	KBZ007a6bd3175cdb3c6585	ID of the customer
	64)		45a4f3f85fac23143239021	payment process.
merch_ord	String(Yes	201907151435001	Order ID on the merchant
er_id	40)			side.

Success response example

```
{
  "Response": {
    "result": "SUCCESS",
    "code": "0",
    "msg": "success",
    "prepay_id": "KBZ0088e60aae01db4735cbd781c9c8270594124720161",
    "merch_order_id": "0101234123456789012",
    "nonce_str": "5K8264ILTKCH16CQ2502SI8ZNMTM67VS",
    "sign_type": "SHA256",
    "sign": "768E0C18F7FF0450B6A652000068980335E5DD1067FD276994116E6799EE9FCC"
}
}

Failure response example
{
    "Response": {
     "result": "FAIL",
     "code": "AUTHENTICATION_FAIL",
     "msg": "merchant authentication fail."
}
```

Error Code Description

Error Code

code	msg	Scene
REQUEST_FAIL	The Request is invalid.	The request format or parameters are not valid.
ATHENTICATIO	Merchant	Merchant authentication failed.
N_FAIL	authentication fail.	
PRECREATE_FAI	Fail to	Failed to place an order.
L	precreate payment order.	
ORDER_ALREA DY_PAID	The order has already been paid. Fail to precreate payment order.	The order has been paid, and the order failed.
ORDER_ID_USE D	The order id has already been used. Fail to precreate payment order.	The order number has been used, and the order failed.
FLOW_CONTRO	Your requests is too frequent,pleas e try again later.	The request is too frequent, please try again later.
SYSTEM_ERROR	System is unable to process your request now, please try later.	SYSTEMERROR
QUERY_CUSTIN FO_FAIL	Fail to query customer info in H5 page.	User information cannot be obtained in H5 page.

AOP18012	Internal error of Payment system.	SYSTEMERROR
AOP18026	Payment resolve principal identities failed.	Failed to parse the entity information of both parties of the main transaction.
AOP18024	Payment order biz check failed	The verification of order business failed.
AOP18025	Payment failed found transaction cache.	Transaction cache not found.
AOP14502	Failed create new order.	Failed to create new order.
AOP08512	(There is no Message.)	For merchants who use PWA to pay, the error code AOP08512 will appear. Due to calling the browser of the user terminal to jump again, jumping process or browser restrictions, the URL address of the merchant callback is inconsistent with the system configuration, which leads to the transaction failure (the actual merchant URL address is consistent with the system). Please contact the KBZ team to configure the white list.

Order Query Interface

Use Case

This API allows inquiry of all payment orders made from [Unified Order Placing Interface]. After receiving a status code using this API, merchants can proceed with the next step in service logic. The following are situations when to use the Query Order API:

- 1. The Merchant doesn't receive any payment due to an exception in the Merchant's backend, network or server;
- 2. In MICROPAY scenario, a system error or unknown transaction status is returned after calling the [Micropay Interface];
- 3. To confirm payment status before calling the Close Order API or Revoke Order API.
- 4. A system error, refund status 'Refunding' or timeout is returned after calling[Refund Interface].

Certificate Requirement

No certificate is required.

URL

- URL(UAT): http://api.kbzpay.com/payment/gateway/uat/queryorder
- URL(Prod): https://api.kbzpay.com/payment/gateway/queryorder

METHOD NAME: kbz.payment.queryorder

Request Parameters

Common request parameters

Param eter	Туре	Requ ired	Example	Description
timest amp	String (13)	Yes	1563161657	Time when a request is sent. UTC timestamp. The unit is second.
metho d	String	Yes	kbz.payment.queryorder	Set to 'kbz.payment.queryorder, fixed for this interface
nonce_ str	String (32)	Yes	5K8264ILTKCH16CQ2502S I8ZNMTM67VS	Random character string containing a maximum of 32 characters, including uppercase letters, lowercase letters, digits, but not special characters.
sign_ty pe	String	Yes	SHA256	Signature type. Currently, only SHA256 is supported.
sign	String	Yes	F957B724D1E3704E90BA8 01BC6CB6DF4FA0898EBF 94C67710CB71ABF40BFF8 A1	Request signature. For more information, see Section 1.3.1 Signature Algorithm
version	String (64)	Yes	3.0	Interface version number. The latest version is 3.0

biz_co	String	Service parameter set. For
ntent		detail, see below table.

Request parameters

Parameter	Туре	Requ ired	Example	Description
appid	String (32)	Yes	kp12312b84664d44679693 855d82a291	Specifies an Official Account ID assigned by KBZPay.
merch_code	String	Yes	200001	Specifies an Official Account Code assigned by KBZPay.
merch_orde r_id	String (40)	Yes	201907152017001	The order number generated by the merchant side. It must be in the form of letters, numbers, and underscores. Other special characters are not allowed.
refund_requ est_no	String	No	201907152017001	Unique refund request ID. If the merchant has used the refund interface, can check the associated refund status in this interface.

Request example

```
{
"Request": {
  "timestamp": "1535166225",
  "nonce_str": "5K8264ILTKCH16CQ2502SI8ZNMTM67VS",
  "method": "kbz.payment.queryorder",
  "sign_type": "SHA256",
  "sign": "BC4EE8D710BAC6A7E33DE4511A1CE7723024615EEF491B80DEF7DC743D4DADBE",
  "version": "3.0",
  "biz_content": {
        "appid": "kp65ad48c26a4c4b84b486dab3835112",
        "merch_code": "200001",
        "merch_order_id": "201907151443001"
    }
}
```

Response Parameters

Common response parameters

Param		Requ		
eter	Туре	ired	Example	Description
result	String	Yes	SUCCESS	SUCCESS or FAIL. When this field
				is FAIL, the code field is a specific
				business error code.
code	String	Yes	0	Return code. 0 is successful, the
				rest is the business error code
msg	String	Yes	Success	Return information, simple error
				description.
nonce	String	Yes	274E40E9388047778768B	Random character string. 32
_str	(32)		67068B9C8AF	characters or fewer.
sign	String	Yes	F315809E95194034C997C	Specifies a signature. For more
			9B15C907C7AC36D59142	information, see Section
			AF207D93D17883CF8D03	1.3.1Signature Algorithm
			4F0	
sign_t	String	Yes	SHA256	Signature type. Currently, only
ype				SHA256 is supported.

Response parameters (When return_code is SUCCESS, return data will also include the following fields)

Parameter	Туре	Requ ired	Example	Description
merch_ord er_id	String(40)	Yes	201907151443 001	Order ID on the merchant side.
total_amou nt	String	Yes	2000	Total order amount.
trans_curre	String	Yes	MMK	Currency type used in order placing
trade_statu s	String	Yes	WAIT_PAY	Transaction status. The options are PAY_SUCCESS, PAY_FAILED, WAIT_PAY, PAYING, ORDER_EXPIRED and ORDER_CLOSED
mm_order_i d	String	No	1535166225	KBZPay side transaction order id. (Only have a value when the trade status is PAY_SUCCESS)

pay_succes s_time	String	No	010123412345 6789012	Payment success time. (Only have a value when the trade status is PAY_SUCCESS)
refund_info	JSONA rray	No		If the original order has a associated refund request, there will be a list here. If you initiate an excessive refund request, all information will be listed here, in order of creation time. This parameter does not participate in the signature

Description of "trade_status"

trad_status	Description
PAY_SUCCESS	The order has been paid successfully
PAY_FAILED	Order payment failure
WAIT_PAY	Wait for payment
PAYING	During the payment
ORDER_EXPIRED	Order Expired
ORDER_CLOSED	Order Closed

Refund info array (When original order has associated refund receipt, return data will also include the following fields)

_	Ту	Requ		
Parameter	pe	ired	Example	Description
refund_amo	Str	Yes	20000	Refund amount.
unt	ing			
refund_curr	Str	Yes	MMK	Refund currency.
ency	ing			
refund_stat	Str	Yes	REFUND_SUCCESS	Refund Status, REFUND_SUCCESS,
us	ing			REFUNDING, REFUND_FAILED and
				REFUND_DUPLICATED
refund_reas	Str	No	Recharge failed	Refund reason text.
on	ing			
create_time	Str	Yes	1563267587	The timestamp is the UTC format.
	ing			The unit is second.
refund_time	Str	No	1563267587	Refund success timestamp. This
	ing			parameter is valid only when the
				refund is successful.

refund_requ est_no	Str ing	Yes	201907161706001	Refund unique request number generated by merchant when calling Refund Interface
trans_order _id	Str ing	No	01012341234567896 66	Specifies the KBZPay refund order id number
error_code	Str	No	FIND_REQUEST_NO_ FAIL	This parameter is valid only when the refund information fails to be queried.
error_msg	Str	No	can not find refund receipt by this refund_request_no.	This parameter is valid only when the refund information fails to be queried.

Success response example (paid)

```
"Response": {
 "result": "SUCCESS",
 "code": "0",
 "msg": "sucess",
 "merch_order_id": "0101234123456789012",
 "total_amount": "500000",
 "trans_currency": "MMK",
  "trade_status": " PAY_SUCCESS",
  "pay_success_time": "1535166225",
 "sign_type": "SHA256",
 "sign": "BC4EE8D710BAC6A7E33DE4511A1CE7723024615EEF491B80DEF7DC743D4DADBE"
}
}
Success response example (unpaid)
 "Response": {
 "result": "SUCCESS",
 "code": "0",
  "msg": "sucess",
 "merch_order_id": "0101234123456789012",
 "trade_status": "WAIT_PAY",
 "sign_type": "SHA256",
 "sign": "BC4EE8D710BAC6A7E33DE4511A1CE7723024615EEF491B80DEF7DC743D4DADBE"
}
```

```
Success response example (refund)
 "Response": {
  "result": "SUCCESS",
  "code": "0",
  "msg": "sucess",
  "merch_order_id": "0101234123456789012",
  "total_amount": "500000",
  "trans_currency": "MMK",
  "trade_status": "PAY_SUCCESS",
  "pay_success_time": "1535166225",
  "refund_info": [
    "refund_amount": "500000",
    "refund_currency": "MMK",
    "refund_status": "REFUND_DUPLICATED",
    "refund_reason": "REFUND",
    "create_time": "1535166225",
    "refund_request_no": "123456789999"
  },
    "refund_amount": "500000",
    "refund_currency": "MMK",
    "refund_status": "REFUND_SUCCESS",
   "refund_reason": "REFUND",
    "create_time": "1535166225",
    "refund_time": "1535166225",
    "refund_request_no": "123456789999"
  }
  "sign_type": "SHA256",
  "sign": "BC4EE8D710BAC6A7E33DE4511A1CE7723024615EEF491B80DEF7DC743D4DADBE"
}
}
Success response, refund fail example
 "Response": {
  "merch_order_id": "201810111530",
  "total_amount": "3.00",
  "trans_currency": "MMK",
  "trade_status": "PAY_SUCCESS",
  "pay_success_time": 1539243010,
```

```
"refund_info": [
   "error_code": "FIND_REQUEST_NO_FAIL",
   "error_msg": "can not find refund receipt by this refund_request_no."
 1,
 "result": "SUCCESS",
 "code": "0",
 "msg": "success",
 "nonce_str": "1D6DE7BF008049FA89F45374147E8D56",
 "sign_type": "SHA256",
 "sign": "14A8222CEBA10B10D6B2EC64A898644421FB8F70EB2CE31D2B6607BB8C8A1799"
}
Failure response example
 "Response": {
 "result": "FAIL",
 "code": "AUTHENTICATION_FAIL",
 "msg": "merchant authentication fail."
}
Failure response example(auth_code is expired /Customer close the pin pad)
 "Response": {
 "result": "FAIL",
 "code": "AOP14505",
 "msg": "Could not find the order.",
 "nonce_str": "3C6LIUTG1KNSTL019QVJUR6PUTL5241P",
 "sign_type": "SHA256",
 "sign": "D3DCC29A4BF0ADB35641F0AAF1C6F3B5BF95F61000DDB3E2E7D28AD148CCA4F5"
}
```

Error Code Description

error_code	error_msg
FIND_REQUEST_NO_FAIL	can not find refund receipt by this refund_request_no.

QUERY_REFUND_RECEIP	query refund receipt fail.
T_FAIL	
AOP18034	The statement does not exist, please check whether the order is correct.
REQUEST_FAIL	The Request is invalid

Querying Refunds Interface

Use Case

This interface is invoked to query the refund status after a refund application is submitted.

Certificate Requirement

No certificate is required.

URL

• URL(TEST): http://api.kbzpay.com/payment/gateway/uat/queryrefund

• URL(Prod): https://api.kbzpay.com/payment/gateway/queryrefund

METHOD NAME: kbz.payment.queryrefund

Request Parameters

Common request parameters

Param eter	Type	Requ ired	Example	Description
timest	String (13)	Yes	1563161657	Time when a request is sent. UTC timestamp. The unit is second.
metho d	String	Yes	kbz.payment.queryrefund	Set to 'kbz.payment.queryrefund, fixed for this interface
nonce_ str	String (32)	Yes	5K8264ILTKCH16CQ2502S I8ZNMTM67VS	Random character string containing a maximum of 32 characters, including uppercase

				letters, lowercase letters, digits, but not special characters.
sign_ty pe	String	Yes	SHA256	Signature type. Currently, only SHA256 is supported.
sign	String (64)	Yes	F957B724D1E3704E90BA8 01BC6CB6DF4FA0898EBF 94C67710CB71ABF40BFF8 A1	Request signature. For more information, see Section 1.3.1 Signature Algorithm
version	String	Yes	1.0	Interface version number. The latest version is 1.0
biz_co ntent	String	Yes		Service parameter set. For detail, see below table.

Request parameters

Parameter	Туре	Requ ired	Example	Description
appid	String (32)	Yes	Kp12312b84664d4467969 3855d82a291	Specifies an Official Account ID assigned by KBZPay.
merch_code	String	Yes	200001	Specifies an Official Account Code assigned by KBZPay.
merch_orde r_id	String (40)	Yes	201907152017001	The order number generated by the merchant side. It must be in the form of letters, numbers, and underscores. Other special characters are not allowed.
sub_type	String	No	32	Sub-merchant Type
sub_identifi er_type	String	No	32	Sub-merchant Identifier Type
sub_identifi er	String	No	32	Sub-Merchant Identifier
refund_requ est_no	String	No	201907152017001	Unique refund request ID. If the merchant has used the refund interface, can check the associated refund status in this interface.

```
Request example
```

Response Parameters

Common response parameters

Param		Requ		
eter	Туре	ired	Example	Description
result	String	Yes	SUCCESS	SUCCESS or FAIL. When this field
				is FAIL, the code field is a specific
				business error code.
code	String	Yes	0	Return code. 0 is successful, the
				rest is the business error code
msg	String	Yes	Success	Return information, simple error
				description.
nonce	String	Yes	274E40E9388047778768B	Random character string. 32
_str	(32)		67068B9C8AF	characters or fewer.
sign	String	Yes	F315809E95194034C997C	Specifies a signature. For more
			9B15C907C7AC36D59142	information, see Section
			AF207D93D17883CF8D03	1.3.1Signature Algorithm
			4F0	
sign_t	String	Yes	SHA256	Signature type. Currently, only
уре				SHA256 is supported.

Response parameters (When return_code is SUCCESS, return data will also include the following fields)

		Requ	Exa	
Parameter	Туре	ired	mple	Description
merch_code	String	Yes	32	Specifies an Official Account Code assigned by KBZPay.
sub_type	String	No	32	Sub-merchant Type
sub_identifier_t ype	String	No	32	Sub-merchant Identifier Type
sub_identifier	String	No	32	Sub-Merchant Identifier
merch_order_i d	String	Yes	32	Merchant order ID.
trans_order_id	String	Yes	32	Original transaction order ID on the KBZPay side.
refund_finishe d	String	Yes	32	Indicates whether the refund is completed. The options are Y (yes) and N (no). The default value is N.
total_refund_a mount	String	No	32	Amount Refunded (returned when refund is not completed)
remain_refund _amount	String	No	100	Remaining refundable amount (returned only in partial refund response)
remain_refund _times	String	No	2	Remaining number of refunds (returned only in partial refund responses)
refund_info	Jsono bject	No		Refund Information
refund_order_i	String	No	32	Refund transaction ID on the KBZPay.
refund_amount	String	No	32	Merchant Refund Amount
refund_currenc	String	No	32	Merchant Refund Currency
- refund_time	String	No	32	Refund Time
- refund_status	String	No	32	Refund status: REFUNDING, REFUND_FAILED, REFUND_SUCCESS

- amount detail	Jsono bject	No	32	Refund Amount Details
amount_uctait	Djoot			
* payer_refund	String	No	32	Amount refunded to a subscriber, excluding all coupon amounts.
* discount_refun d	String	No	32	Coupon refund amount. The default value is 0.
* currency	String	No	32	Refund Currency

Success response example

}

```
"Response": {
  "msg": "success",
  "nonce_str": "L762DZZWX17BU9SXPK9GIWZM50FQGWAE",
  "trans_order_id": "31074T15091748000151",
  "code": "0",
  "sign": "209A8D64002853CEADA083C05514A672183C4DA283127439195766BCBDB03277",
  "refund_info": [
      "refund_order_id": "31075C16485247000104",
     "refund_request_no": "PassportAPIOffus",
     "refund_amount": "350000",
     "refund_currency": "MMK",
     "refund_time": "1747045134",
     "refund_status": "REFUND_SUCCESS",
     "amount_detail": {
       "payer_refund": "350000",
       "discount_refund": "0",
       "currency": "MMK"
     }
   }
  ],
  "reference_number": "MMQR1074T14112935000001",
  "result": "SUCCESS",
  "refund_finished": "Y",
  "merch_order_id": "PassportTest6",
  "Wallet_identifier": "uab",
  "merch_code": "70123401002",
  "mmqr_ref": "E2E223767202504291509138750041801",
  "sign_type": "SHA256",
  "invoice_number": "PassportTest6"
}
```

Failure response example

```
{
    "Response": {
        "result": "FAIL",
        "code": "ATHENTICATION_FAIL",
        "msg": "Merchant authentication fail."
    }
}
```

Error Code Description

code	msg	场景
REQUEST_FAIL	The Request is invalid	请求格式或参数内
		容不合法
ATHENTICATION _FAIL	Merchant authentication fail.	商户鉴权失败
QUERYORDER_F AIL	The order does not exist.	查询的订单不存在
FLOW_CONTROL	Your requests is too frequent, please try again	请求过于频繁,请
	later.	稍后再试。
SYSTEM_ERROR	System is unable to process your request now, please try later.	系统错误
QUERY_CUSTINF	Fail to query customer info in H5 page.	H5 页面内无法获取
O_FAIL		用户信息

6 Callback Interface

Use Case

After completing a payment, the KBZPay payment system will send the relevant payment result and user information to the Merchant. When this happens, the Merchant's backend will need to receive the result and return a reply to the KBZPay payment system.

When interacting with this API, if the KBZPay payment system does not receive a response from the Merchant backend indicating success or timeout, the KBZPay payment system will consider it as an unreceived notification and initiate further payment result notifications at a regular interval, so as to ensure successful receipt. However, the KBZPay payment system cannot ensure successful receipt of payment notifications in every case. (Notification frequency: 2 times 60s, 600s)

As payment result notifications may be sent from the KBZPay payment system to the Merchant's backend multiple times, a single payment result might be notified to the Merchant's backend multiple times. For this reason, the Vendor's system must be able to handle duplicate notifications properly.

In the case that the order status is unknown or the payment result notification is not received, it is recommended that the merchant actively call the Query Order Interface to confirm the order status.

The callback request will be sent to the url address provided by the merchant using POST method. Please ensure that the provided url supports the POST method.

Note: To avoid receiving fake notifications, merchants must verify the signature of the notification and check whether the order amount in the notification is the same with the one in merchant's system.

Certificate Requirement

No certificate is required.

URL

This URL may be configured via notify_url, a parameter submitted via the Unified Order Interface. The notify URL must be a URL that can be directly accessed and cannot contain parameters. Ensure that the IP address is accessible from the public network. If merchants can't open this URL, they will not be able to receive any notifications sent from the KBZPay payment system.

Callback Notification Parameters

Paramet er	Туре	Requ ired	Example	Description
appid	String (40)	Yes	kp12312b84664d44679693 855d82a291	Application ID allocated to a merchant by KBZPay.
notify_tim e	String	Yes	1563267587	Notification sending time. The timestamp is of the long type. The time is the UTC format. The unit is second.
merch_co de	String	Yes	200001	Short code registered by a merchant with the Mobile Money.
merch_or der_id	String	Yes	201907161732001	Order ID on the merchant side.
mm_orde r_id	String	Yes	0101234123456745641	Order ID on the KBZPay side.
total_amo unt	String	Yes	2000	Order payment amount in a transaction.
trans_cur rency	String	Yes	MMK	Transaction currency type.
trade_stat us	String	Yes	PAY_SUCCESS	Transaction status.
trans_end _time	String	Yes	1563267587	Time when a transaction ends. The unit is second.
callback_i nfo	String	No		Callback information. If this parameter is transferred when a merchant places an order, the parameter is returned to the merchant during asynchronous notification.
nonce_str	String	Yes	FD546GFD46GFDA768R7D ER	Random character string.
sign	String	Yes	BC4EE8D710BAC6A7E33D E4511A1CE7723024615EE F491B80DEF7DC743D4DA DBE	Response signature.

sign_type	String	Yes	SHA256	Signature type of the
				response.

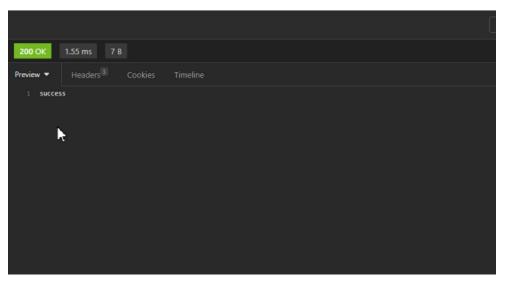
Callback request example

```
{
   "Request":{
        "notify_time":1576842150,
        "merch_code":"200001",
        "merch_order_id":"0101234123456789012",
        "mm_order_id":"01001814070006560257",
        "trans_currency":"MMK",
        "total_amount":"300",
        "trade_status":"PAY_SUCCESS",
        "trans_end_time":1576834704,
        "callback_info":"urlendcode",
        "nonce_str":"513ba55344ad44c8b69465aae66f7703",
        "sign_type":"SHA256",
        "appid":"kp1234567890987654321aabbccddeef",
        "sign":"A570F3625DE55BD1893491677BD85D904044E4742296F66E62D08B3BFB6C3B29"
}
```

Callback Response

The merchant receives the successful callback information. After the program is executed, the program must response the "success" message (Do not include quotation marks and are not case sensitive.). If the message returned by the merchant is not "success", the server attempts to resend the notification.

Callback response example



Error Code Description

Error Codes

Error Code	Message	Scenario
REQUEST_FAIL	The request format or	The request format or
	parameter content is invalid.	parameter content is invalid.
ATHENTICATION_FA	Merchant authentication fails.	Merchant authentication fails.
PRECREATE_FAIL	An order fails to be placed.	An order fails to be placed.
ORDER_ALREADY_P	The order has been paid and	The order has been paid and
AID	fails to be placed again.	fails to be placed again.
ORDER_ID_USED	The order fails to be placed	The order fails to be placed
	because the order ID has been used.	because the order ID has been used.
QUERYORDER_FAIL	The queried order does not	The queried order does not
	exist.	exist.
FLOW_CONTROL	You tried to submit it too may	You tried to submit it too may
	times. Try again later.	times. Try again later.
SYSTEM_ERROR	System error. Try again later.	System error. Try again later.
CUSTOMER_CLOSE	The original customer has been	The original customer has been
D	closed and cannot be	closed and cannot be
	refunded.	refunded.
EXCEED_REFUND_L	The number of refund requests	The number of refund requests
IMIT	exceeded the upper limit.	exceeded the upper limit.
REFUND_ALREADY_	The original transaction has a	The original transaction has a
SUCCESS	successful refund. The refund	successful refund. The refund
	cannot be initiated repeatedly.	cannot be initiated repeatedly.
BALANCE_INSUFFIC	The merchant account balance	The merchant account balance
IENT	is insufficient and the refund	is insufficient and the refund
	cannot be initiated.	cannot be initiated.
QUERY_CUSTINFO_	Failed to obtain subscriber	Failed to obtain subscriber
FAIL	information on the H5 page.	information on the H5 page.

