

SkyPay Payment API Specification - Lending

Ver 1.18

Revisions

Version	Valid Date	Description	Reviser
1.0	2018/06/21	Baseline 1.0	Wayne.Wang
1.1	2018/08/03	3.1 Payout – payoutQueue Add input parameter – withdrawChannel	Wayne.Wang
1.2	2018/08/07	3.2 Payout – payoutQueuePayout Add input parameter – username & authentication	Wayne.Wang
1.3	2018/08/07	3.2 Payout – payoutQueuePayout Update input parameter – lsername (typo username)	Wayne.Wang
1.4	2018/08/10	3.3 Payout – cancelPayout Update all input parameter	Wayne.Wang
1.5	2018/08/16	4.3 Collection – Inquiry 4.4 Collection – Collect Update input parameter of sample (typo contractNumber) 3.1 Payout – payoutQueue Update input parameter – withdrawChannel description	Wayne.Wang
1.6	2018/08/21	3.3 Payout – cancelPayout Update input parameter – contractNumbers[]	Wayne.Wang
1.7	2018/08/21	4.4 Collection – Collect Add input parameter – receiptNumber	Wayne.Wang
1.8	2018/08/22	3. Payout process (none real time transaction) Update process flow chat	Wayne.Wang
1.9	2018/08/31	3.1 Payout – payoutQueue Update input parameter – Phone is 10 digits 4.1 Payout – Inquiry Update response parameter – Phone is 10 digits	Wayne.Wang
1.10	2018/09/06	Add expect return code to each one of chapter.	Wayne.Wang
1.11	2018/09/11	Add 6. Test Tools	Wayne.Wang
1.12	2018/09/19	4.4 Collection – Collect Add input parameter – collectedTime	Wayne.Wang
1.13	2018/11/28	3.2 Payout – payoutQueuePayout Add input parameter – action 4.2 Payout – Payout Add output parameter – withdrawChannel 4.4 Payout – Payout Add input parameter – payChannel 4.4 Payout – Payout Update input parameter – 4:ECPay 4.4 Payout – Payout Add input parameter – companyName	Wayne.Wang
1.14	2018/12/07	3.1 Payout – payoutQueue Add input parameter – accountNo, bankNo, bankProvince, bankCity Add output parameter – referenceNo 7. Return Code Add new return code Add 8. withdrawChannel	Wayne Wang

1.15	2019/01/31	3.1 Payout – payoutQueue Remove Bank, Paymaya channel Add new return code 7. Return Code Update return code list 8. withdrawChannel Update available withdraw channel	Wayne Wang
1.16	2019/02/18	3.1 Payout – payoutQueue MLhuillier & Palawan Pawnshop going to stop using and the stop date will annouce at future. 4.1 Payout – Inquiry Final the api sepc. 4.2 Payout – Payout Final the api spec 4.3 Collection – Inquiry Add output parameter Remove 8. withdrawChannel	Wayne Wang
1.17	2019/03/24	Added 9. withdrawChannel Modified all chapter to add required column. 4.3 Collection – Inquiry Modified parameter to fit MLhuillier bills payment API interface.	Wayne Wang
1.18	2019/05/06	Added 4.5 Payout – QueryStatus Added 3.1 Payout – payoutQueue For Bank Added 7. Get Catalog	Denny Pujo
(Caution) : 1. The amended document validation will be followed by the valid modification. 2. This cover page should be attached to the modified or new release document.			

This document contains information proprietary to SkyBridge Communications Inc., and may not be reproduced, disclosed or used in whole or in part without the express written permission of SkyBridge Communications Inc.

© 2011 SkyBridge Communications Inc.

Table of Contents

Revisions	1
Table of Contents	3
Preface	5
1. Scope	5
2. Systems Architecture	5
3. Protocol & Method	5
4. Encryption	5
5. Authentication	5
6. Authentication (Partner)	5
Payment API documentations	7
1. Encryption	7
2. Encryption Tools	7
3. Payout process (non - real time transaction)	8
3.1 Payout - payoutQueue	10
3.2 Payout – payoutQueuePayout	14
3.3 Payout – cancelPayout	16
4. Payout process (real time transaction)	18
4.1 Payout – Inquiry	19
4.2 Payout – Payout	21
4.3 Collection - Inquiry	23
4.4 Collection - Collect	25
4.5 Payout – QueryStatus	27
5. Balance	29
5.1 Balance	29
6. Test Tools	30
6.1 Payout Tools	30
6.2 Collection Tools	32
7. Get Catalog	33
7.1 Get Nationality	34
7.2 Get Civil Status	36

7.3	Get Identification Type	37
7.4	Get Town City	39
7.5	Get Province	41
7.6	Get Bank Code	43
8.	Return Code	45
9.	withdrawChannel	46
10.	payChannel	46

Preface

1. Scope

This document is to define the service of payment API, let clients to understand the service's interface.

In this document, the definition of the Time parameters are using GMT +8 timezone

2. Systems Architecture

The URL for services are as specified below:

callerName : will be provided by SkyPay

- **TEST** : <http://test.skypay.ph/services/{callerName}>
- **PRODUCTION** : <https://api1.skypay.ph/services/{callerName}>

<https://api2.skypay.ph/services/{callerName}>

3. Protocol & Method

- **Service Type** : Restful Service
- **Http Method** : POST
- **Content Type** : text

4. Encryption

Post data must be encrypted before POST request.

- **Encrypt Key** : will be provided by SkyPay

5. Authentication

Authentication information which should be provided at post data in each API call.

- **User Name** : will be provided by SkyPay
- **Authentication Key** : will be provided by SkyPay
- **Prefix** : will be provided by SkyPay

6. Authentication (Partner)

For real time API **Partner**, should provide Authentication key to SkyPay as bellow.

- **User Name** : provided by **Partner**

- **Authentication Key** : provided by **Partner**

Payment API documentations

1. Encryption

Before POST data the json string must be encrypted. Sample steps are as following :

(1) Json string : postData =

```
{"userName":"services@skybridge.com.tw","action":"payoutInquiry","authentication":"E7735A85-D825-4832-A9F3-4B00CE038BB4","controlNumber":"PSL000000001"}
```

(2) `clsCryptAES.Encrypt(postData, passwordKey)` => sample like below,

```
mFn2rMpkY5Rj+pQlIkJOVpLfDBsz/2WQnXcYjCDPhKUomqTZGru2fVoP6PfpSplwjt7B0IWkl30  
wdlDIMGuHiyDwtpPBz/VF3bnR9Nuy020DpVfGQqBYMvCdb/6T4wRWbhu4fytl7itmYhAG2  
nQceKARB67ohoKYgiBdyFudSMk/Mg1wga0TM+5uepe8i8kcS1QTpXLk/F8xISjRxlMn/g==
```

(3) httpRequest to send and get responseData

(4) response data also was encrypted json string, responseData=>

```
SFA6lwgv35ruBl/kFg/lcZdrT5dofQN2dDavP/9qAX3Pu82Mlsj/36kd9RikBOS+3BdiqT0sniupvg  
cFWMTi3FmxCM0nvgOZqCU99tBar/6WtuTyQfATska9lhAtX4WkJscalbX1eTtiqB7/KdywBQ=  
=
```

(5) `clsCryptAES.Decrypt(responseData, passwordKey)` => sample like below,

```
{"responseTime":"2018-06-18  
17:52:10.5212","responseCode":"1000","responseDescription":"Success"}
```

2. Encryption Tools

(1) Our Encryption Tools can be downloaded at:

<http://test.skypay.ph/documents/cryptclass.20181128.zip>

(2) We provide Encryption Tools for the following frameworks:

- Java : AES Class.class
- .Net C# : Put below of dll file into bin folder.

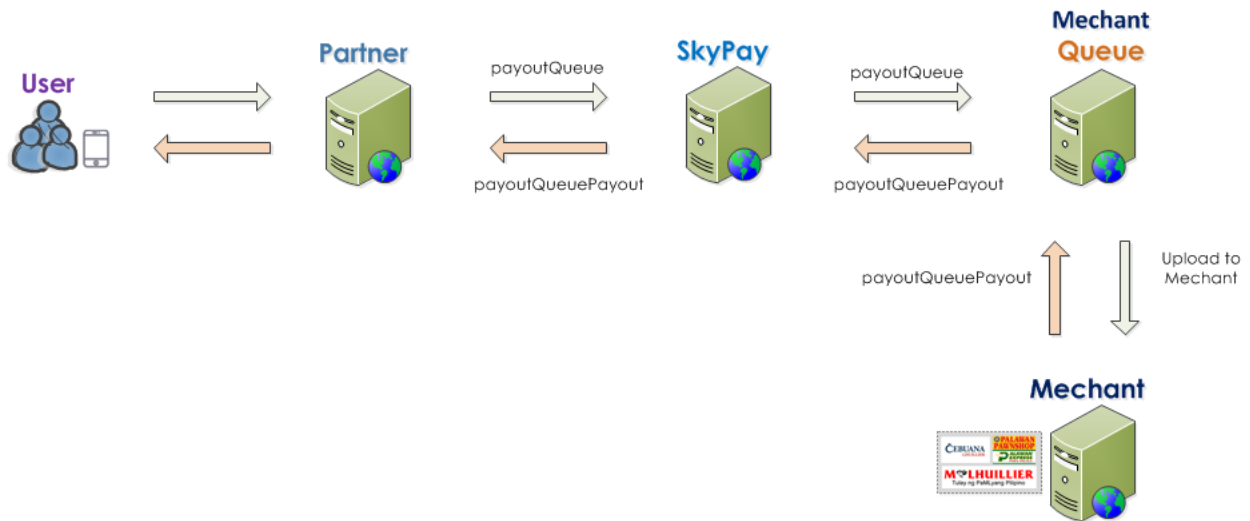
1. clsCryptAES.cs
2. bin\ IKVM.OpenJDK.Charsets.dll
3. bin\ IKVM.OpenJDK.Core.dll
4. bin\ IKVM.OpenJDK.Security.dll
5. bin\ IKVM.OpenJDK.Util.dll
6. bin\ IKVM.Runtime.dll

- Php : Aes.php

(3) We provide java sample code:

<http://test.skypay.ph/documents/skypaydemo.zip>

3. Payout process (non - real time transaction)



payoutQueue

- (1) payoutQueue is real time to interactive between server and server.
- (2) Upload to merchant as a batch. Each batch will be uploaded every 30 mins from 8 am to 5 pm.

payoutQueuePayout

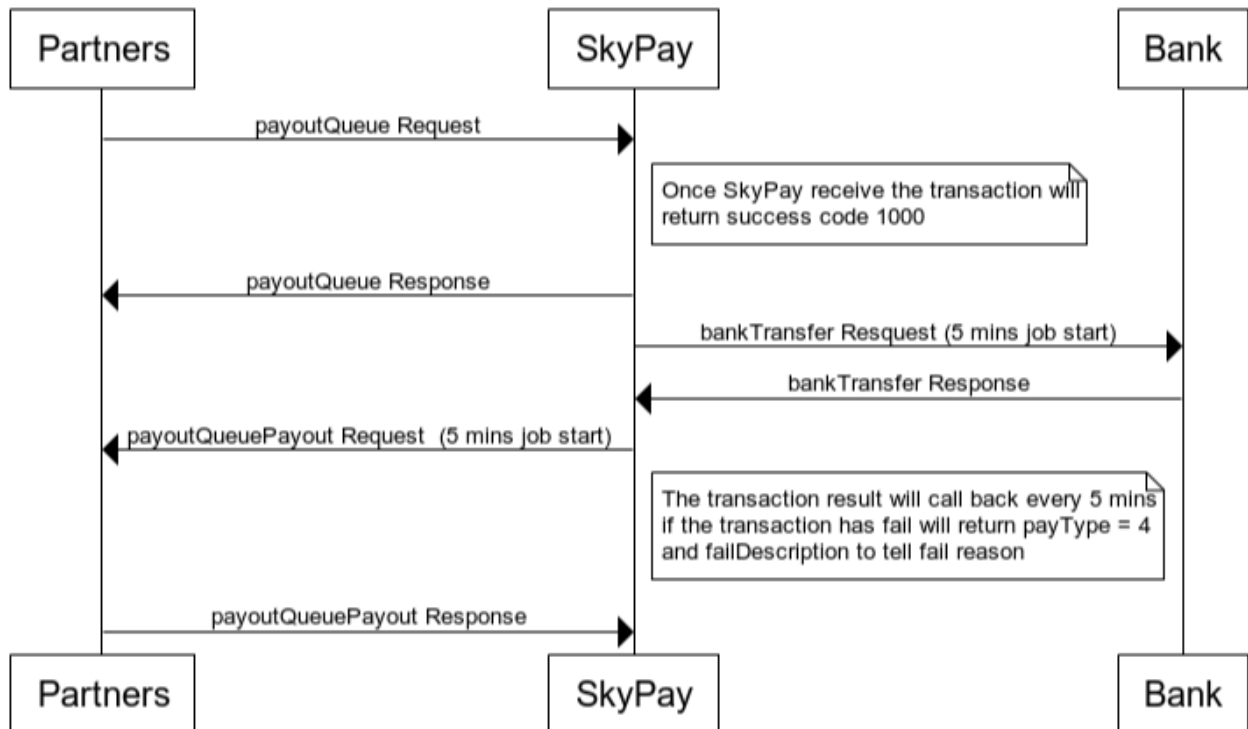
- (1) Transaction is time to time to be updated from Merchant and Queue Server.
- (2) SkyPay will call back once transaction be informed withdraw every 5mins from 8 am to 8 pm.

cancelPayout

- (1) To cancel a transaction, the API used isn't real time.
- (2) To cancel a transaction step like below,
 - SkyPay's transaction data will be marked as "cancel" and sent by email to Merchant.
 - After Merchant receive the cancelation email, their employees will cancel the transaction manually.
 - When transaction have been canceled, Merchant will call back to SkyPay and then SkyPay will call back to **Partner** with **3.2 Payout – payoutQueuePayout**
- (3) After SkyPay get cancelation call back, the loaned amount will be returned to **Partner**.

Bank Transaction Sequence Diagrams

Bank Transaction Sequence (A Sync mode)



3.1 Payout - payoutQueue

The API is provided by **SkyPay** and triggered by **Partner**.

Once customer get loan, **Partner** has to push lending data to merchant and each one of data will be uploaded to merchant every 30 minutes.

Special Case:For PayOut to eWallet (ex:GCash, Coins) is sent as a real-time transaction which means once the responseCode equal 1000 the transaction have been paid.

Input parameters:

Parament	Required	Description
userName	Yes	Email address format
action	Yes	payoutQueue (fixed value)
authentication	Yes	Authentication key
sender	Yes	Should be person's name (capitalization) Last name + "," + First name + "," + Middle name
senderId	Yes	One of sender valid identification Id For example, SSS, Voter ID.....etc.
controlNumber	Yes	4 digits Prefix + 9 digits number
name	Yes	Customer full name (use "," to separate) Last name + "," + First name + "," + Middle name + "," + Suffix
birthday	Yes	yyyy-MM-dd
identificationId	Yes	Identification card id
identificationTypeId	Yes	reference to chapter 7.3 Get Identification Type
phone	Yes	Cell phone number (ex. 639221008333) 2 digits country code (ex. 63) 10 digits phone number (ex. 9221008333)
amount	Yes	second decimal place (ex. 3900.00)
idcardPicType	Yes	Picture extension name (ex. png)
idcardPicUrl	Yes	Image of Url
contractNumber	Yes	Prefix + Contract number
location	Yes	address
withdrawChannel	Yes	reference to chapter 9. withdraw Channel
accountNo	Condition	If withdrawChannel input 5, 6 or 7 this parameter is REQUIRED . (Bank, GCash, Coins) Gcash, Coins:account should customer's 11 digits mobile number. Bank:account No is the bank account for the receiver
birthPlace	Condition	for withdrawChannel input 5 this parameter is REQUIRED
gender	Condition	for withdrawChannel input 5 this parameter is Optional

civilStatusId	Condition	for withdrawChannel input 5 this parameter is REQUIRED reference to chapter 7.2 Get Civil Status
nationalityId	Condition	for withdrawChannel input 5 this parameter is REQUIRED reference to chapter 7.1 Get Nationality
occupation	Condition	for withdrawChannel input 5 this parameter is Optional
employer	Condition	for withdrawChannel input 5 this parameter is Optional
telephoneNumber	Condition	for withdrawChannel input 5 this parameter is Optional
emailAddress	Condition	for withdrawChannel input 5 this parameter is Optional
motherMaidenName	Condition	for withdrawChannel input 5 this parameter is REQUIRED
provincId	Condition	for withdrawChannel input 5 this parameter is REQUIRED reference to chapter 7.5 Get Province
cityId	Condition	for withdrawChannel input 5 this parameter is REQUIRED reference to chapter 7.4 Get Town City
issueDate	Condition	for withdrawChannel input 5 this parameter is REQUIRED
expiryDate	Condition	for withdrawChannel input 5 this parameter is REQUIRED
bankNo	Condition	for withdrawChannel input 5 this parameter is REQUIRED Bank No is 3 digits of bank code reference to chapter 7.6 Get Bank Code

Post data :

```
{
  "userName": "service@skybridge.com.tw",
  "action": "payoutQueue",
  "authentication": "30AC21B2-9EAA-4503-B0F0-7BE5C277ED75",
  "sender": "ZIXUAN WAN",
  "controlNumber": "SK01123456789",
  "name": "Wayne Wang",
  "birthday": "1911-09-01",
  "identificationId": "123456789011",
  "idType": "SSS",
  "phone": "6392210083333",
  "amount": "3900.00",
  "idcardPicType": "png",
  "idcardPicUrl": "http://skybridge.com.tw/sample.png",
  "contractNumber": "SKY0000000001",
  "location": "1740 Mabini St, Malate, Manila, 1004 Metro Manila, Phi-lip-pin",
  "withdrawChannel": "1"
}
```

Post data example for withdrawChannel is 5 (bank) :

```
{
  "userName": " service@skybridge.com.tw ",
  "action": "payoutQueue",
  "authentication": "30AC21B2-9EAA-4503-B0F0-7BE5C277ED75",
  "sender": "Wayne Wang",
  "controlNumber": "SK99123456789",
  "name": "Pujo Hutama,Denny",
  "birthday": "1911-09-01",
  "identificationId": "123456789011",
  "identificationTypeId": "1",
  "phone": "092210083333",
  "amount": "10.00",
  "contractNumber": " SKY0000000001",
  "location": "1740 Mabini St, Malate, Manila, 1004 Metro Manila, Phi-Ilp-pin",
  "withdrawChannel": "5",
  "accountNo": "0000012309738",
  "birthPlace": "Surabaya",
  "gender": "Male",
  "civilStatusId": "1",
  "nationalityId": "1",
  "occupation": "Photographer",
  "employer": "SKYBRIDGE", "telephoneNumber": "",
  "emailAddress": "email.test@gmail.com",
  "motherMaidenName": "MotherName",
  "provincelId": "1",
  "cityId": "1",
  "address2": "",
  "issueDate": "2018-05-01",
  "expiryDate": "2020-05-01",
  "bankNo": "SEC"
}
```

Output parameters:

Parament	Description
responseTime	yyyy-mm-dd HH:mm:ss.ffff
responseCode	4 digits number, reference to chapter 6. Return Code
responseDescription	Response message
referenceNo	referenceNo for GCash, Coins

Output data :

```
{  
  "responseTime": "2018-06-18 17:52:10.5212",  
  "responseCode": "1000",  
  "responseDescription": "Success",  
  "referenceNo": "1292911013"  
}
```

Return code:

Error Code	Error Description
1000	Success.
-1000	Post context is not valid.
-1001	Verification failed.
-1009	Unpredictable exception occurs.
-1010	Store data doesn't success, please inform contact windows.
-1011	Missing necessary parameter
-1014	Control number of prefix is incorrect.
-1016	Insufficient balance.
-9999	Return the error message of front-end system
-1018	Bank account should not less than 12 digits
-1019	Bank province is incorrect.
-1020	Bank city is incorrect.
-1021	Bank No is incorrect.
-1022	Invalid Accountnumber
-1023	General System Error
-1024	Same accountNo and amount can't be sent within 3 minutes.
-1025	Remote server can't be reached, please try again.
-1027	Wallet balance limit exceeded
-1028	Transaction limits exceeded

3.2 Payout – payoutQueuePayout

The API is providing by **Partner** and will trigger by below of action in merchant,

- (1) When transaction upload to merchant.
- (2) When customer withdraw from store.

Input parameters:

Parament	Required	Description
userName	Yes	Email address format
action	Yes	payoutQueuePayout
authentication	Yes	Authentication key
controlNumber	Yes	4 digits Prefix + 9 digits number
payType	Yes	1 : upload, 2 : payout, 3 : cancel, 4 : failure
dealTime	Yes	1 : uploaded Time, 2 : paid Time, 3 : canceled Time, 4 : fail time
failDescription	Option	Bank transaction fail description

Post data

```
{
  "userName": " service@skybridge.com.tw ",
  "action": "payoutQueuePayout",
  "authentication": "30AC21B2-9EAA-4503-B0F0-7BE5C277ED75",
  "controlNumber": "SK03123456789",
  "payType": "1",
  "dealTime": "2018-08-07 11:58:33.123",
  "failDescription": ""
}
```

Output parameters:

Parament	Description
responseTime	yyyy-mm-dd HH:mm:ss.ffff
responseCode	4 digits number, reference to chapter 6. Return Code
responseDescription	Response message

Output data :

```
{
  "responseTime": "2018-06-18 17:52:10.5212",
  "responseCode": "1000",
  "responseDescription": "Success"
}
```

Return code:

Error Code	Error Description
1000	Success.
-1000	Post context is not valid.
-1001	Verification failed.
-1009	Unpredictable exception occurs. (return exception message)
-1010	Store data doesn't success, please inform contact windows.
-1011	Missing necessary parameter

3.3 Payout – cancelPayout

The API is provided by **SkyPay** to cancel transactions when status is uploaded.

Input parameters:

Parament	Required	Description
userName	Yes	Email address format
action	Yes	cancelPayout
authentication	Yes	Authentication key
controlNumbers[]	Yes	Array (parameter tag name is controlNumber)

Post data

```
{
  "userName": "service@skybridge.com.tw ",
  "action": "cancelPayout",
  "authentication": "30AC21B2-9EAA-4503-B0F0-7BE5C277ED75 ",
  "controlNumbers": [
    {
      "controlNumber": "SK0XXXXXXXXXX"
    },
    {
      "controlNumber": " SK0XXXXXXXXXX"
    }
  ]
}
```

Output parameters:

Parament	Description
responseTime	yyyy-mm-dd HH:mm:ss.ffff
responseCode	4 digits number, reference to chapter 6. Return Code
responseDescription	Response message

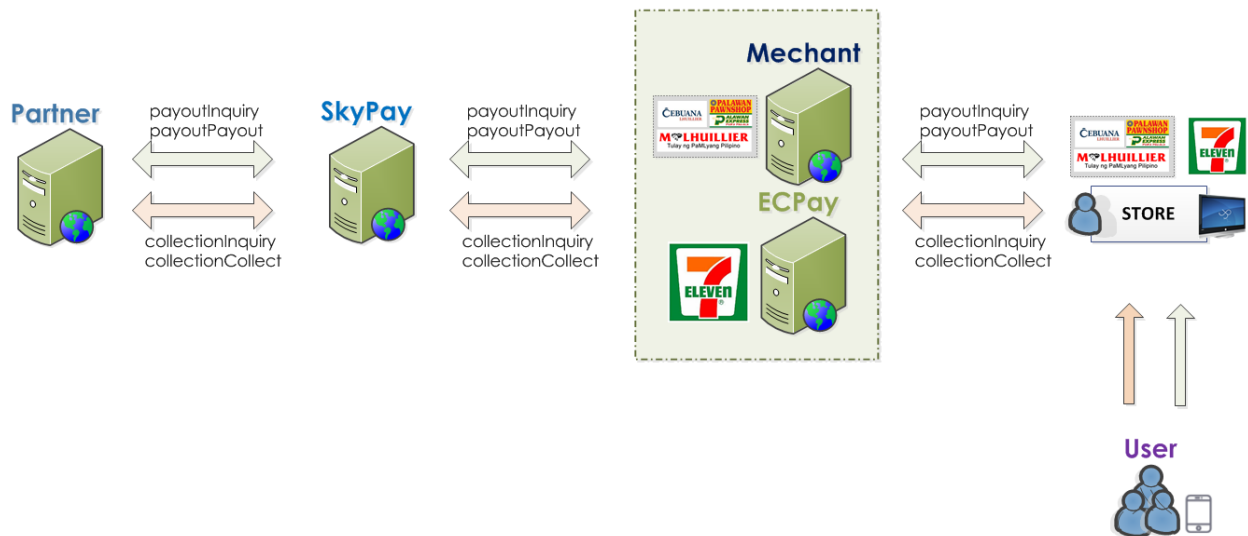
Output data :

```
{
  "responseTime": "2018-06-18 17:52:10.5212",
  "responseCode": "1000",
  "responseDescription": "Success"
}
```

Return code:

Error Code	Error Description
1000	Success.
-1000	Post context is not valid.
-1001	Verification failed.
-1009	Unpredictable exception occurs. (return exception message)
-1011	Missing necessary parameter

4. Payout process (real time transaction)



payoutInquiry

- (1) **payoutInquiry** is called in a real time when User go to store asking to withdraw.
- (2) After calling **payoutInquiry**, store will retrieve loan detail and user information.
- (3) User need to provide control number and necessary identification data to cashier.
- (4) Trigger point is when a cashier clicks send button to send request to SkyPay ,

payoutPayout

- (1) **payoutPayout** is called for store to confirm this payout transaction.
- (2) This transaction happens in real time when cashier confirmed the withdraw transaction.
- (3) Trigger point is when a cashier clicks send button to send request to SkyPay.

collectionInquiry

- (1) **CollectionInquiry** is called by store to verify the loan is exist or not.
- (2) **collectionInquiry** is real time when User go to store asking to payback money.
- (3) User will provide contract number and necessary information to cashier or kiosk machine.
- (4) Trigger point is when cashier click send or kiosk machine of button has been clicked, and after send request to SkyPay.

collectionPayout

- (1) **payoutPayout** is for store to confirm payback transaction.
- (2) Transaction is real time when cashier confirmed the payback transaction.
- (3) Trigger point is when a cashier clicks send button to send request to SkyPay.

4.1 Payout – Inquiry

The API is provided by **Partner** and will be triggered by customer in store when asking to withdraw.

Input parameters:

Parament	Required	Description
userName	Yes	Email address format
action	Yes	payoutInquiry (fixed value)
authentication	Yes	Authentication key
controlNumber	Yes	5 digits Prefix + 8 digits number

Post data :

```
{
  "userName": "service@skybridge.com.tw ",
  "action": "payoutInquiry",
  "authentication": "30AC21B2-9EAA-4503-B0F0-7BE5C277ED75 ",
  "controlNumber": "SKY0XXXXXXXXXX"
}
```

Output parameters:

Parament	Description
responseTime	yyyy-mm-dd HH:mm:ss.ffff
responseCode	4 digits number, reference to chapter 6. Return Code
responseDescription	Response message
sender	Should be company short name Ex. Skybridge (rather than Skybridge Payment Inc.)
senderAddress	Sender address
controlNumber	5 digits Prefix + 8 digits number
Name	Customer full name (use “,” to separate) Last name + “,” + First name + “,” + Middle name + “,” + Suffix
birthday	yyyy-mm-dd
identificationId	Identification card id
idType	Identification card type (SSS, UMID, Driver license, TIN...)
phone	Cell phone number (ex. 639221008333) 2 digits country code (ex. 63) 10digits phone number (ex. 9221008333)
amount	second decimal place (ex. 3900.00)
idcardPicType	Picture extension name (ex. png)
idcardPicUrl	Image of Url
contractNumber	Prefix + Contract number
location	address

Output data :

```
{
  "responseTime": "2018-06-18 17:52:10.5212",
  "responseCode": "1000",
  "responseDescription": "Success",
  "sender": "Skybridge",
  "senderAddress": "1740 Mabini St, Malate, Manila, 1004 Metro Manila, Phi-lip-pin",
  "controlNumber": " SK0XXXXXXXXXX ",
  "name": "WenChih,Wang,,",
  "birthday": "1945-01-01",
  "identificationId": "123456789011",
  "idType": "SSS",
  "phone": "6392210083333",
  "amount": "3900.00",
  "idcardPicType": "png",
  "idcardPicUrl": "http://skybridge.com.tw/sample.png",
  "contractNumber": " SK00000000001",
  "location": "1740 Mabini St, Malate, Manila, 1004 Metro Manila, Phi-lip-pin"
}
```

Return code:

Error Code	Error Description
1000	Success.
-1000	Post context is not valid.
-1001	Verification failed.
-1009	Unpredictable exception occurs.
-1010	Store data doesn't success, please inform contact windows.
-1011	Missing necessary parameter
-1014	Prefix of Control number is incorrect.
-1016	Insufficient balance.
-1012	Control number invalid or expired
-1026	Transactions has been paid.

4.2 Payout – Payout

The API is providing by **Partner** and will be triggered by store cashier to confirm the withdraw.

Input parameters:

Paramant	Required	Description
userName	Yes	Email address format
action	Yes	payoutPayout (fixed value)
authentication	Yes	Authentication key
controlNumber	Yes	5 digits Prefix + 8 digits number
withdrawChannel	Yes	1 : MLhuillier, 9 : RD Pawnshop
payTime	Yes	Teller pay time (yyyy-mm-dd HH:mm:ss)

Post data :

```
{
  "userName": "service@skybridge.com.tw ",
  "action": "payoutPayout",
  "authentication": "30AC21B2-9EAA-4503-B0F0-7BE5C277ED75 ",
  "controlNumber": "SK0XXXXXXXXXX",
  "payChannel": "1",
  "payTime": "2019-02-18 14:59:33"
}
```

Output parameters:

Paramant	Description
responseTime	yyyy-mm-dd HH:mm:ss.ffff
responseCode	4 digits number, reference to chapter 6. Return Code
responseDescription	Response message

Output data :

```
{
  "responseTime": "2018-06-18 17:52:10.5212",
  "responseCode": "1000",
  "responseDescription": "Success"
}
```

Return code:

Error Code	Error Description
1000	Success.
-1000	Post context is not valid.
-1001	Verification failed.
-1009	Unpredictable exception occurs. (return exception message)
-1011	Missing necessary parameter

-1012	Control number invalid or expired
-1026	Transactions has been paid.

4.3 Collection - Inquiry

The API is provided by **Partner** and will be triggered by customer in store when asking to reimbursement.

Input parameters:

Parament	Required	Description
userName	Yes	Email address format
action	Yes	collectionInquiry (fixed value)
authentication	Yes	Authentication key
contractNumber	Yes	5 digits Prefix + 10 digits Contract number
amount	Conditional	second decimal place
phone	Conditional	Cell phone number

Post data :

```
{
  "userName": "service@skybridge.com.tw ",
  "action": " collectionInquiry",
  "authentication": "30AC21B2-9EAA-4503-B0F0-7BE5C277ED75 ",
  "contractNumber": "SK0XXXXXXXXXX",
  "amount": "3900.00",
  "phone": "6392210083333"
}
```

Output parameters:

Parament	Description
responseTime	yyyy-mm-dd HH:mm:ss.ffff
responseCode	4 digits number, reference to chapter 6. Return Code
responseDescription	Response message
amount	Customer repayment amount
payerName	Customer full name (use “,” to separate) Last name + “,” + First name + “,” + Middle name + “,” + Suffix
payerAddress	Customer address
payerPhone	Cell phone number

Output data :

```
{
  "responseTime": "2018-06-18 17:52:10.5212",
  "responseCode": "1000",
  "responseDescription": "Success",
  "amount": "3920",
  "payerName": "WenChih,Wang,",
  "payerAddress": "1740 Mabini St, Malate, Manila, 1004 Metro Manila, Phi-lip-pin",
}
```



```
"payerPhone": "092210083333"  
}
```

Return code:

Error Code	Error Description
1000	Success.
-1000	Post context is not valid.
-1001	Verification failed.
-1009	Unpredictable exception occurs. (return exception message)
-1011	Missing necessary parameter
-1015	Contract number is invalid.

Noted :

For **MLhuillier** channel the amount and phone parameter are unrequired and doesn't pass to verify bill payment, they depend on what you return of data to verify customer and collect exactly amount.

For **ECPay** channel the amount and phone parameter are required and must pass those parameters to you to verify it.

4.4 Collection - Collect

The API is providing by **Partner** and will trigger by store cashier to confirm the reimbursement.

Input parameters:

Paramant	Required	Description
userName	Yes	Email address format
action	Yes	collectionCollect (fixed value)
authentication	Yes	Authentication key
contractNumber	Yes	5 digits Prefix + 10 digits Contract number
amount	Yes	second decimal place
phone	Yes	Cell phone number
receiptNumber	Yes	Receipt Number
collectedTime	Yes	Cashier collect money time (yyyy-mm-dd HH:mm:ss)
payChannel	Yes	4: ECPay, 1: M. Lhuillier

Post data :

```
{
  "userName": "service@skybridge.com.tw ",
  "action": " collectionCollect",
  "authentication": "30AC21B2-9EAA-4503-B0F0-7BE5C277ED75 ",
  "contractNumber": "SK0XXXXXXXXXX",
  "amount": "3900.00",
  "phone": "6392210083333",
  "receiptNumber": "B6C13B76E4BF",
  "collectedTime ": "2018-06-18 17:52:10",
  "payChannel": "1"
}
```

Output parameters:

Paramant	Description
responseTime	yyyy-mm-dd HH:mm:ss.ffff
responseCode	4 digits number, reference to chapter 7. Return Code
responseDescription	Response message

Output data :

```
{
  "responseTime": "2018-06-18 17:52:10.5212",
  "responseCode": "1000",
  "responseDescription": "Success"
}
```

Return code:

Error Code	Error Description
1000	Success.
-1000	Post context is not valid.
-1001	Verification failed.
-1009	Unpredictable exception occurs. (return exception message)
-1011	Missing necessary parameter
-1015	Contract number is invalid.

4.5 Payout – QueryStatus

The API is providing by **SkyPay** to query transaction status and maximum count is 50.

Input parameters:

Parament	Required	Description
userName	Yes	Email address format
action	Yes	payoutQueryStatus
authentication	Yes	Authentication key
controlNumbers[]	Yes	Array (parameter tag name is controlNumber)
controlNumber	Yes	13 digits controlNumber

Post data

```
{
  "userName": "service@skybridge.com.tw",
  "action": "payoutQueryStatus",
  "authentication": "30AC21B2-9EAA-4503-B0F0-7BE5C277ED75",
  "controlNumbers": [
    {
      "controlNumber": "SK0XXXXXXXXXX"
    },
    {
      "controlNumber": "SK0XXXXXXXXXX"
    }
  ]
}
```

Output parameters:

Parament	Description
responseTime	yyyy-mm-dd HH:mm:ss.ffff
responseCode	4 digits number, reference to chapter 6. Return Code
responseDescription	Response message
controlNumbers[]	Array
controlNumber	13 digits controlNumber
transactionDate	yyyy-mm-dd HH:mm:ss.fff
statusDesc	Pending Completed Uploaded Cancelled Failed Incompleted

	Inquiry Success Inquiry Failure
payTime	yyyy-mm-dd HH:mm:ss.fff
cancelTime	yyyy-mm-dd HH:mm:ss.fff
withdrawChannel	MLhuillier Palawan Pawnshop MLhuillier (RT) RDPawnshop (RT) GCash Coins
referenceNo	GCash 、Coins:reference number MLhuillier (RT) 、RDPawnshop (RT):receipt Number

Output data :

```
{
  "responseTime": "2019-04-29 02:50:03.4899",
  "responseCode": "1000",
  "responseDescription": "Success",
  "controlNumbers": [
    {
      "controlNumber": "SK990000000004",
      "transactionDate": "2019-01-14 15:47:13.787",
      "statusDesc": "Failed",
      "payTime": "",
      "cancelTime": "",
      "withdrawChannel": "Bank",
      "referenceNo": ""
    },
    {
      "controlNumber": "SK990000000004",
      "transactionDate": "2019-01-14 15:47:13.787",
      "statusDesc": "Failed",
      "payTime": "",
      "cancelTime": "",
      "withdrawChannel": "Bank",
      "referenceNo": ""
    }
  ]
}
```

5. Balance

5.1 Balance

The API is provided by **SkyPay** to retrieve balance.

Input parameters:

Parament	Description
userName	Email address format
action	balanceQuery (fixed value)
authentication	Authentication key

```
{
  "userName": "service@skybridge.com.tw",
  "action": "balanceQuery",
  "authentication": "30AC21B2-9EAA-4503-B0F0-7BE5C277ED75"
}
```

Output parameters:

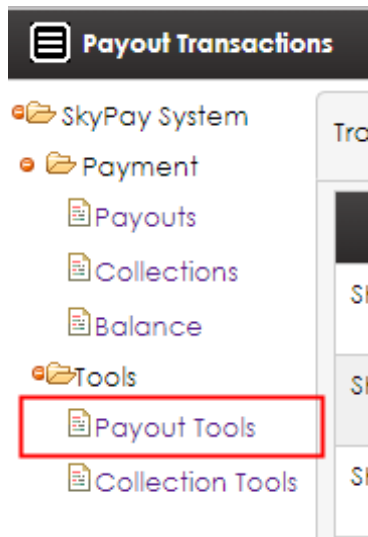
Parament	Description
responseTime	yyyy-mm-dd HH:mm:ss.ffff
responseCode	4 digits number, reference to chapter 5. Return Code
responseDescription	Response message
Balance	number

```
{
  "responseTime": "2018-07-31 00:29:59.8588",
  "responseCode": "1000",
  "responseDescription": "Success",
  "balance": 726718.00
}
```

Return code:

Error Code	Error Description
1000	Success.
-1000	Post context is not valid.
-1001	Verification failed.
-1009	Unpredictable exception occurs. (return exception message)
-1011	Missing necessary parameter

6.1 Payout Tools



- simulate 3.2 payoutQueuePayout call back

[illegible]

- simulate 4.1 & 4.2 payoutInquiry & payoutPayout api call from store.

Begin Date	-	End Date	Control No	Customer Name	Phone	-- Merchant --	-- Status --	Search	+
Control No	Trans Date	Date Of Birth	Customer Name	Phone	Id Type	Identification Id	Amount		
SK02000591189	2019-03-04 15:28:04	2004-03-04	lnm,frn,mnm	05111122224	SSS	1236548952	493.00		
SK02000591177	2019-03-04 15:26:46	2004-03-04	lnm,frn,mnm	05111122224	SSS	1236548952	148.00		
SK02000581183	2019-03-01 12:25:16	1991-02-14	lnm,frn,mnm	0811112222	SSS	0874523698	68.00		

- input parameter & Call Type

Withdraw Channel

M Lhuillier

Call Type

payoutInquiry
payoutInquiry
payoutPayout

Control Number

Pay Time

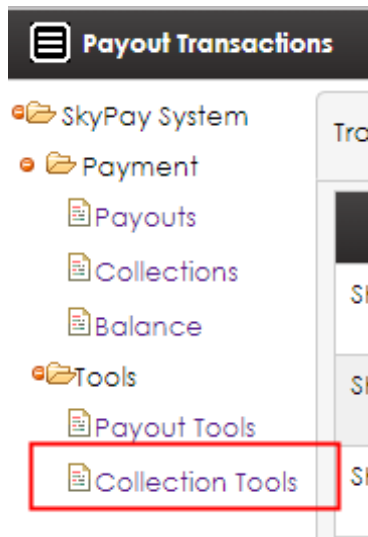
Send Request

Payout Send

X

6.2 Collection Tools

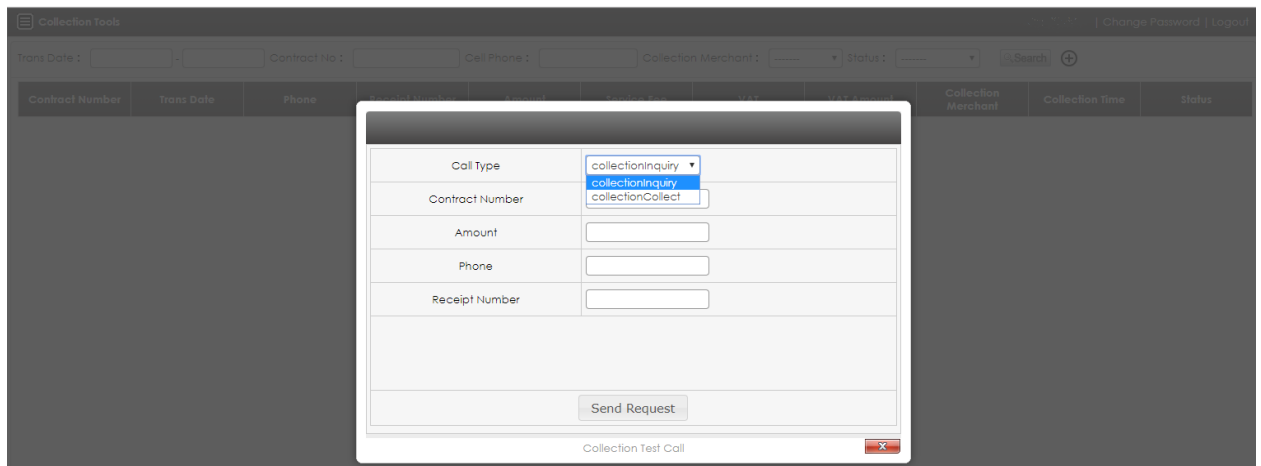
➤ Menu



➤ simulate 4.1 collectionInquiry api call from store

Begin Date	End Date	Contract No	Phone	-- Merchant --	-- Status --	Search	+
Contract Number	Trans Date	Phone	Receipt Number	Amount	Service Fee		
SK02000000314	2018-09-03 18:57:03	09221008333	60CEF000E227	2,000.00	20.00		
SK02000000329	2018-09-03 18:50:39	09221008333	7066DE6ACB62	2,000.00	20.00		
SK02000000329	2018-09-03 18:49:48	09221008333	-	1,000.00	-		
PSL57100000014	2018-07-16 12:28:24	09665001831	43B376CFFA6F	5,700.00	20.00		

➤ input parameter & Call Type



The screenshot shows the 'Collection Tools' interface. A modal window is open for inputting parameters and selecting a call type.

Contract Number	Trans Date	Phone	Receipt Number	Amount	Service Fee	Collection Merchant	Collection Time	Status
SK02000000314	2018-09-03 18:57:03	09221008333	60CEF000E227	2,000.00	20.00			
SK02000000329	2018-09-03 18:50:39	09221008333	7066DE6ACB62	2,000.00	20.00			
SK02000000329	2018-09-03 18:49:48	09221008333	-	1,000.00	-			
PSL57100000014	2018-07-16 12:28:24	09665001831	43B376CFFA6F	5,700.00	20.00			

Call Type: collectionInquiry

Contract Number:

Amount:

Phone:

Receipt Number:

Send Request

Collection Test Call

7. Get Catalog

This API is to provide List of data which is used for payout that using Bank (withdrawChannel:5). When calling Get Catalog, **Partners** need to provide their latest Catalog **Version Date**. If it's the first time to call this API, **Partners** can bring empty value for the **Version Date**

7.1 Get Nationality

Get the List of Nationalities

Input parameters:

Parament	Required	Description
userName	Yes	Email address format
action	Yes	payoutQueryStatus
authentication	Yes	Authentication key
catalogType	Yes	Which Catalog that want to be retrieved getNationality (fixed value)
versionDate	Yes	Server's newest Version Date (yyyy-MM-dd)

Post data :

```
{
  "userName": "service@skybridge.com.tw ",
  "authentication": "30AC21B2-9EAA-4503-B0F0-7BE5C277ED75",
  "action": "getCatalog",
  "catalogType": "getNationality",
  "versionDate": "2019-04-31"
}
```

Output parameters:

Parament	Description
responseTime	yyyy-mm-dd HH:mm:ss.ffff
responseCode	4 digits number, reference to chapter 8. Return Code
responseDescription	Response message
result	Result data

Output data :

```
{
  "responseTime": "2019-05-08 13:34:22.959",
  "responseCode": "1000",
  "result": [
    {
      "NationalityId": 1,
      "NationalityName": "sample string"
    },
    {
      "NationalityId": 2,
      "NationalityName": "sample string"
    }
  ]
}
```

```
    }  
  ]  
}
```

7.2 Get Civil Status

Get the List of Civil Status

Input parameters:

Parament	Required	Description
userName	Yes	Email address format
action	Yes	payoutQueryStatus
authentication	Yes	Authentication key
catalogType	Yes	Which Catalog that want to be retrieved getCivilStatus (fixed value)
versionDate	Yes	Server's newest Version Date (yyyy-MM-dd)

Post data :

```
{
  "userName": " service@skybridge.com.tw ",
  "authentication": "30AC21B2-9EAA-4503-B0F0-7BE5C277ED75",
  "action": "getCatalog",
  "catalogType": "getCivilStatus",
  "versionDate": ""
}
```

Output parameters:

Parament	Description
responseTime	yyyy-mm-dd HH:mm:ss.ffff
responseCode	4 digits number, reference to chapter 8. Return Code
responseDescription	Response message
result	Result data

Output data :

```
{
  "responseTime": "2019-05-08 13:34:22.959",
  "responseCode": "1000",
  "result": [
    {
      "CivilStatusId": 1,
      "CivilStatus": "sample string"
    },
    {
      "CivilStatusId": 2,
      "CivilStatus": "sample string"
    }
  ]
}
```

```
]
}
```

7.3 Get Identification Type

Get the List of Identification Types

Input parameters:

Paramant	Required	Description
userName	Yes	Email address format
action	Yes	payoutQueryStatus
authentication	Yes	Authentication key
catalogType	Yes	Which Catalog that want to be retrieved getIdentificationType (fixed value)
versionDate	Yes	Server's newest Version Date (yyyy-MM-dd)

Post data :

```
{
  "userName": " service@skybridge.com.tw ",
  "authentication": "30AC21B2-9EAA-4503-B0F0-7BE5C277ED75",
  "action": "getCatalog",
  "catalogType": "getIdentificationType",
  "versionDate": ""
}
```

Output parameters:

Paramant	Description
responseTime	yyyy-mm-dd HH:mm:ss.ffff
responseCode	4 digits number, reference to chapter 8. Return Code
responseDescription	Response message
result	Result data

Output data :

```
{
  "responseTime": "2019-05-08 13:34:22.959",
  "responseCode": "1000",
  "result": [
    {
      "IdentificationId": 1,
      "IdentificationType": "Company ID"
    },
    {

```

```
      "IdentificationId": 2,  
      "IdentificationType": "Driver's License"  
    }  
  ]  
}
```

7.4 Get Town City

Get the List of Town Cities

Input parameters:

Parament	Required	Description
userName	Yes	Email address format
action	Yes	payoutQueryStatus
authentication	Yes	Authentication key
catalogType	Yes	Which Catalog that want to be retrieved getTownCity (fixed value)
versionDate	Yes	Server's newest Version Date (yyyy-MM-dd)

Post data :

```
{
  "userName": " service@skybridge.com.tw ",
  "authentication": "30AC21B2-9EAA-4503-B0F0-7BE5C277ED75",
  "action": "getCatalog",
  "catalogType": "getTownCity",
  "versionDate": ""
}
```

Output parameters:

Parament	Description
responseTime	yyyy-mm-dd HH:mm:ss.ffff
responseCode	4 digits number, reference to chapter 8. Return Code
responseDescription	Response message
result	Result data

Output data :

```
{
  "responseTime": "2019-05-08 13:34:22.959",
  "responseCode": "1000",
  "result": [
    {
      "TownCityId": 1,
      "TownCity": "sample string"
    },
    {
      "TownCityId": 2,
      "TownCity": "sample string"
    }
  ]
}
```



```
]
}
```

7.5 Get Province

Get the List of Provinces

Input parameters:

Parament	Required	Description
userName	Yes	Email address format
action	Yes	payoutQueryStatus
authentication	Yes	Authentication key
catalogType	Yes	Which Catalog that want to be retrieved getProvince (fixed value)
versionDate	Yes	Server's newest Version Date (yyyy-MM-dd)

Post data :

```
{
  "userName": " service@skybridge.com.tw ",
  "authentication": "30AC21B2-9EAA-4503-B0F0-7BE5C277ED75",
  "action": "getCatalog",
  "catalogType": "getProvince",
  "versionDate": ""
}
```

Output parameters:

Parament	Description
responseTime	yyyy-mm-dd HH:mm:ss.ffff
responseCode	4 digits number, reference to chapter 8. Return Code
result	Result data

Output data :

```
{
  "responseTime": "2019-05-08 13:34:22.959",
  "responseCode": "1000",
  "result": [
    {
      "ProvinceId": 1,
      "Province": "sample string"
    },
    {
      "ProvinceId": 2,
      "Province": "sample string"
    }
  ]
}
```

}

7.6 Get Bank Code

Get the List of Bank Code

Input parameters:

Parament	Required	Description
userName	Yes	Email address format
action	Yes	payoutQueryStatus
authentication	Yes	Authentication key
catalogType	Yes	Which Catalog that want to be retrieved getBankCode (fixed value)
versionDate	Yes	Server's newest Version Date (yyyy-MM-dd)

Post data :

```
{
  "userName": " service@skybridge.com.tw ",
  "authentication": "30AC21B2-9EAA-4503-B0F0-7BE5C277ED75",
  "action": "getCatalog",
  "catalogType": "getBankCode",
  "versionDate": ""
}
```

Output parameters:

Parament	Description
responseTime	yyyy-mm-dd HH:mm:ss.ffff
responseCode	4 digits number, reference to chapter 8. Return Code
result	Result data

Output data :

```
{
  "responseTime": "2019-05-08 13:34:22.959",
  "responseCode": "1000",
  "result": [
    {
      "BankCode": 1,
      "BankName": "sample string"
    },
    {
      "BankCode": 2,
      "BankName": "sample string"
    }
  ]
}
```

}

8. Return Code

Base on API interact with in operation the return code will be listed as bellow.

Error Code	Error Description
1000	Success.
-1000	Post context is not valid.
-1001	Verification failed.
-1002	Service function incorrect.
-1008	Control number is already exists.
-1009	Unpredictable exception occurs.
-1010	Store data doesn't success, please inform contact windows.
-1011	Missing necessary parameter
-1012	Control number invalid or expired
-1013	Backend exception occurs.
-1014	Control number of prefix is incorrect.
-1015	Contract number is invalid.
-1016	Insufficient balance.
-1017	The contract number of status is completed.
-9999	Return the error message of front-end system
-1018	Bank account should not less than 12 digits
-1019	Bank province is incorrect.
-1020	Bank city is incorrect.
-1021	Bank No is incorrect.
-1022	Invalid Accountnumber
-1023	General System Error
-1024	Same accountNo and amount can't be sent within 3 minutes.
-1025	Remote server can't be reached, please try again.
-1026	Transactions has been paid.
-1027	Wallet balance limit exceeded
-1028	Transaction limits exceeded
-1029	There is no update to Catalog

9. **withdrawChannel**

below of withdrawChannel with strikethrough is temporarily close.

Code	Channel	Description
1	M Lhuillier	Remittance store
3	Palawan Pawnshop	Remittance store
5	Bank	Bank
6	GCash	Electronic wallet
7	Coins	Electronic wallet
9	RD Pawnshop	Remittance store

10. **payChannel**

Code	Channel	Description
1	ECPay	Include GCash, 7-11
2	M Lhuillier	Remittance store
5	Bank	Bank
9	RD Pawnshop	Remittance store