

SkyPay Payment API Specification - Lending

SkyPay 第三方支付 API 规范 - Lending

Ver 1.31

Revisions

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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 - sername (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
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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
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		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	
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(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.			

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Preface 前言

1. Scope / 目的

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

本文档是定义服务支付 API, 让客户了解服务的界面。

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

在本文档中, 时间参数的定义是使用 GMT +8 时区

2. Systems Architecture / 系统架构

The URL for services are as specified below:

服务 URL 如下所述:

callerName: will be provided by SkyPay / 服务调用者名称: 由 SkyPay 提供

➤ TEST/测试站台网址:

<http://test.skypay.ph/services/{callerName}>

➤ PRODUCTION/正式站台网址:

<https://api1.skypay.ph/services/{callerName}>

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

3. Protocol & Method / 通讯协议及调用方法

➤ Service Type: Restful Service

➤ Http Method: POST

➤ Content Type: text

4. Encryption / 加密要求

Post data must be encrypted before POST request.

在传送数据前, 必须先进行加密

➤ Encrypt Key: will be provided by SkyPay

加密私钥由 SkyPay 提供

5. Authentication / 验证机制

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

每次交易进行 API 功能调用时, 必须先提供验证信息, 以利后台进行安全验证, 包含下列信息

- User Name/使用者: will be provided by SkyPay /由 SkyPay 另外提供
- Authentication Key/验证钥: will be provided by SkyPay/由 SkyPay 另外提供
- Prefix/前置码: will be provided by SkyPay /由 SkyPay 另外提供

6. Authentication (Partner)/合作伙伴之验证机制

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

调用实时交易 API, 需提供验证钥, 包含下列信息

- User Name/使用者名称: provided by Partner/由合作伙伴调用者提供
- Authentication Key/验证钥: provided by Partner/由合作伙伴调用者提供

Payment API documentations

1. Encryption /数据加密说明

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

透过网络传送 Json 数据前, 必须进行加密, 简易操作步骤如下

(1) Json string/加密前明文格式: postData =

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

(2) `clsCryptAES.Encrypt(postData, passwordKey)` /加密后密文格式 => sample like below,

```
mFn2rMpkY5Rj+pQILkJOVpLfdBsz/2WQnXcYjCDPhKUomqTZGru2fVoP6PfpSPwjt7B01Wk130wd1D1MGuHiyDwtpPBz/VF3bnR9Nuy020DpVfGQqBYMvcdB/6T4wRWbhu4fyt17itmYhAG2nQceKARB67ohoKYgiBdyFudSMk/Mglwga0TM+5uepe8i8kcS1QTpXLk/F8x1SjRx1Mn/g==
```

(3) httpRequest to send and get responseData / 透过 Http 协议传送并接收资

(4) response data also was encrypted json string, responseData / 接收加密过的讯息内容 =>

```
SFA6Iwgv35ruBI/kFg/lcZdrT5dofQN2dDavP/9qAX3Pu82Mlsj/36kd9RikBOS+3BdiqT0sniupvgcFWMTi3FmxCMOnvg0ZqCU99tBar/6WtuTyQfATska9IhAtX4WkJscabXleTiiqB7/KdywBQ==
```

(5) `clsCryptAES.Decrypt(responseData, passwordKey)` / 将加密内容进行解密还原动作=> sample like below,

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

2. Encryption Tools /加密程序说明

(1) Our Encryption Tools can be downloaded at:

加密用的工具程序可在下列网址中下载 <http://test.skypay.ph/documents/cryptclass.20181128.zip>

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

我们提供不同开发平台的加密工具如下

- 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. Payout process (Bank, GCash, Coins)

3.1 Payout - payoutQueue/推送支付交易

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

Once customer get disbursement and choose eWallet or Bank channel to claim money, **Partner** must push customer data to merchant via SkyPay API

这个 API 是由 SkyPay 提供, 并由 Partner 进行主动推送。

当客户取得贷款核准信息, Partner 必须透过此界面推送支付数据进行支付交易,

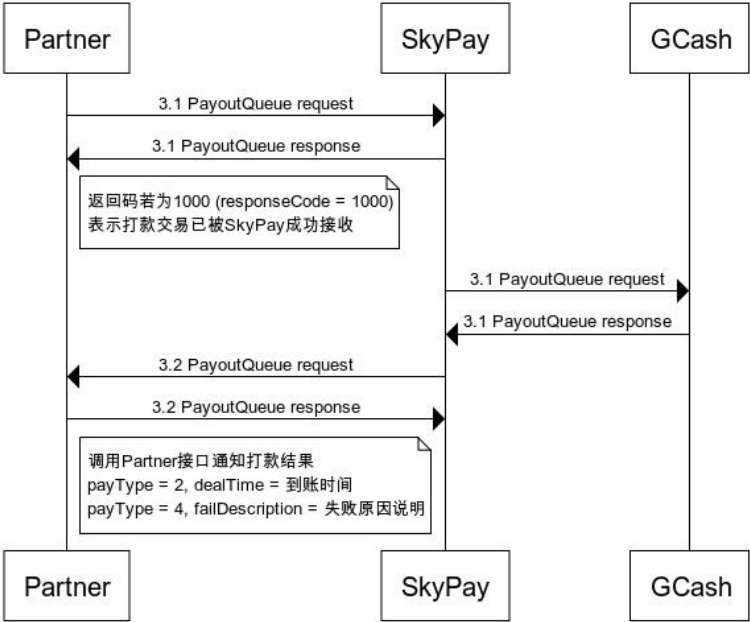
电子钱包、银行管道, 为每分钟启动执行支付。

※ 注意

- 为了避免重复支付, 重送交易前请先查询交易状态 (查询操作请在交易发送后 300 秒)。
- 交易状态是 pending, complete 状态交易记录不得重送, 避免重复支付。
- 重送不可更换支付码。

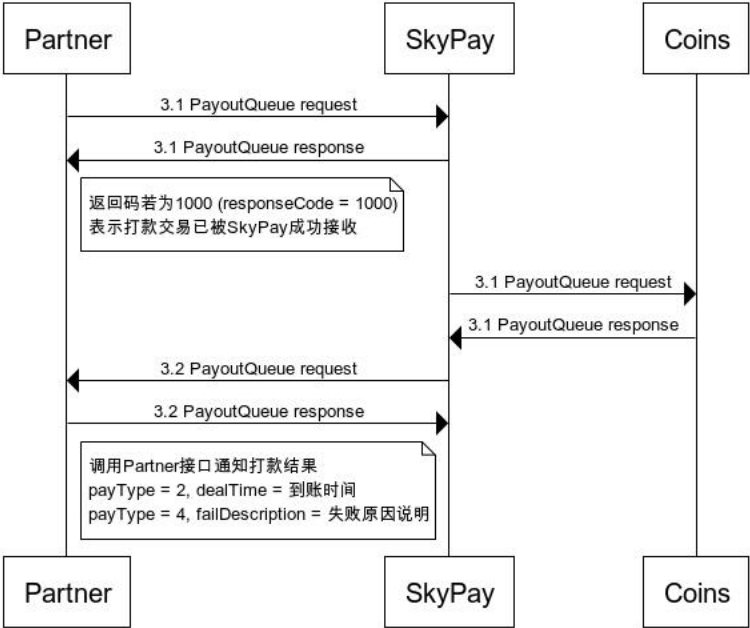
GCash 界面时序图:

GCash Payout transection (Real-Time A Sync mode)



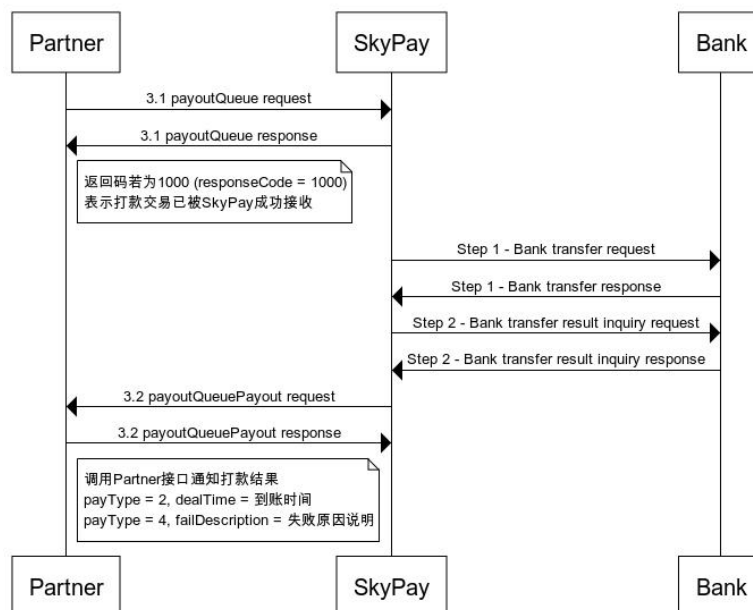
Coins 界面时序图:

Coins Payout transection (Real-Time A Sync mode)



Bank 界面时序图:

Bank Payout transaction (Real-Time A Sync)



Input parameters/输入参数:

Parament	DataType	Length	Description
userName 使用者名称	string	50	Email address format 电子邮件格式 (required/必填) Ex: "userName": "youName@companyName.cn"
action 调用行为	string	50	payoutQueue (fixed value) payoutQueue (固定参数值) (required/必填) Ex: "action": "payoutQueue"
authentication 验证码	string	50	Authentication key 验证用之加密公钥 (required/必填) ex: "authentication": E1234567-123C-1234-123F-A1234567890"
sender	string	100	Should be person' s name

支付方			<p>(capitalization)</p> <p>Last name + “,” + First name + “,” + Middle name</p> <p>姓氏 + 名字 + 中间名字(可能有二个 字),全部大写</p> <p>如果是银行, GCASH, COINS 支付, 需要传递支付 APP 名称</p> <p>(required/必填)</p> <p>Ex: "sender": "MANALASTAS, KELLON, "</p>
senderId 支付方 ID	string	50	<p>One of sender valid identification Id</p> <p>(必填)</p> <p>如果是银行, GCASH, COINS 支付, 不需要填写</p>
controlNumber 取款码	string	13	<p>4 digits Prefix + 9 digits number</p> <p>字符串长度组合</p> <p>前缀+数字,</p> <p>Ex: SK99 + 9 位数字</p> <p>(required/必填)</p> <p>Ex: "controlNumber": "SK99123456789"</p>
name 借款人名字	string	100	<p>Customer full name (use “,” to separate)</p> <p>Last name + “,” + First name + “,” + Middle name + “,” + Suffix</p> <p>姓氏 + 名字 + 中间名字(可能有二个 字)</p> <p>(required/必填)</p> <p>"name": "Lardizabal, Mary Annalou B. Lardizabal, Berja, "</p>
birthday 生日	Date	10	<p>yyyy-MM-dd</p> <p>(required/必填)</p>

			生日格式如下 Ex: "birthday": "1991-10-02"
identificationId 身份验证码	string	50	Identification card id (required/必填) 依不同身份验证方式, 持有证件编号 Ex: "identificationId": "442301922000"
identificationTypeId 验证身份证件类别 (银行)	string	3	reference to chapter 7.3 Get Identification Type 银行管道进行支付时, 必填 (银行 Bank required/必填) Ex: IdentificationId IdentificationType 1 Company ID 2 Driver' s License 3 Government Service Insurance System (GSIS) e-Card 4 GSIS ID 5 IBP ID (Integrated Bar of the Philippines) 6 OWWA ID (Overseas Workers Welfare Administration) 7 Passport 8 Postal ID 9 PRC ID (Professional Regulation Commission) 10 School ID 11 Senior Citizen ID 12 SSS ID (Social Security System)

			13 TIN ID (Taxpayer Identification Number) 14 UMID (Unified Multi-Purpose ID) 15 Voter's ID ...
idType 验证身份证件类别 (非银行)	string	50	One of beneficiary valid identification Id For example, SSS, Voter ID...etc. (required/必填) 银行非必填 非银行管道进行支付时, 必填 "idType": "TIN"
phone 移动电话	string	11	Cell phone number (ex. 639221008333) 2 digits country code (ex. 63) 10 digits phone number (ex. 9221008333) (required/必填) Ex: "phone": "09270348095"
amount 额度	decimal	10.2 整数 10 位 小数 2 位	second decimal place (ex. 3900.00) 贷款额度, 小数点最高二位数 (required/必填) ex: "amount": 3400.00
idcardPicType 相片档格式	string	50	Picture extension name (ex. png) 档格式之附属档名 (required/必填) Ex: "idcardPicType": "jpg"
idcardPicUrl 相片存取网络地址	string	500	Image of Url (required/必填)

			Ex: "idcardPicUrl":"https://aaa.s3.amazonaws.com/uploadfile/12334"
contractNumber 还款码	string	15	Prefix(五码) + Contract number(10 码)
location 地址	string	500	Address 借款人地址 (required/必填) Ex: "location":"lalakay los banos laguna",
withdrawChannel 支付管道	int		reference to chapter withdraw Channel 指定支付管道, 参考第九章管道详细说明 (required/必填)
accountNo 账户编号	string	50	If withdrawChannel input 5, 6 or 7 this parameter is REQUIRED . 银行 Bank => required/必填 电子货币包 GCash(手机号码) => required/必填 电子货币包 Coins(手机号码) => required/必填 不同管道之账户定义: Gcash, Coins : account should customer' s 11 digits mobile number. Gcash, Coins 账号为借款人 11 码长度之手机号码 Bank : account No is the bank account for the

			<p>receiver</p> <p>借款人指定银行账号, (指定有效之银行账号)</p>
<p>birthPlace</p> <p>出生地</p>	string	255	<p>for withdrawChannel input 5 this parameter is REQUIRED</p> <p>(银行 Bank required/必填)</p> <p>支付单位为(5) Bank 时, 为必填</p>
<p>gender</p> <p>性别</p>	string	50	<p>for withdrawChannel input 5 this parameter is REQUIRED</p> <p>(银行 Bank required/必填)</p> <p>支付单位为(5) Bank 时, 为必填</p> <p>Ex:</p> <p>男=>Male</p> <p>女=>Female</p>
<p>civilStatusId</p> <p>公民身份状态</p>	int		<p>for withdrawChannel input 5 this parameter is REQUIRED</p> <p>(银行 Bank required/必填)</p> <p>reference to chapter 7.2 Get Civil Status</p> <p>支付单位为(5) Bank 时, 为必填</p> <p>Ex:</p> <p>单身:1 SINGLE</p> <p>已婚:2 MARRIED</p>
<p>nationalityId</p> <p>国别码</p>	int		<p>for withdrawChannel input 5 this parameter is REQUIRED</p> <p>(银行 Bank required/必填)</p> <p>reference to chapter 7.1 Get Nationality</p>

			支付单位为(5) Bank 时, 为必填 Ex: 1 FILIPINO 2 CHINESE
occupation 职业	string	50	for withdrawChannel input 5 this parameter is Optional 支付单位为(5) Bank 时, 非必填
employer 雇用单位	string	50	for withdrawChannel input 5 this parameter is Optional 支付单位为(5) Bank 时, 非必填
telephoneNumber 家用电话	string	50	for withdrawChannel input 5 this parameter is Optional 支付单位为(5) Bank 时, 非必填
emailAddress 电子邮件地址	string	50	for withdrawChannel input 5 this parameter is Optional 支付单位为(5) Bank 时, 非必填
motherMaidenName 母亲姓氏	string	50	for withdrawChannel input 5 this parameter is REQUIRED (银行 Bank required/必填) 支付单位为(5) Bank 时, 为必填
provinceId 省份 ID	int		for withdrawChannel input 5 this parameter is REQUIRED (银行 Bank required/必填) reference to chapter 7.5 Get Province 支付单位为(5) Bank 时, 为必填 Ex: ProvinceId Province 1 Abra 2 Agusan del Norte

			<div>3 Agusan del Sur</div> <div>4 Aklan</div> <div>5 Albay</div> <div>6 Antique</div> <div>7 Apayao</div> <div>8 Aurora</div> <div>9 Basilan</div> <div>...</div>																																							
<div>cityId</div> <div>城市 ID</div>	<div>int</div>		<div>for withdrawChannel input 5 this parameter is REQUIRED</div> <div>(银行 Bank required/必填)</div> <div>reference to chapter 7.4 Get Town City</div> <div>支付单位为(5) Bank 时, 为必填</div> <div>Ex:</div> <div>省份 Id / 城市 Id / 城市名称</div> <div><table><thead><tr><th>ProvinceId</th><th>TownCityId</th><th>TownCity</th></tr></thead><tbody><tr><td>1</td><td>1</td><td>Sallapadan</td></tr><tr><td>1</td><td>2</td><td>San Isidro</td></tr><tr><td>1</td><td>3</td><td>San Juan</td></tr><tr><td>1</td><td>4</td><td>San Quintin</td></tr><tr><td>1</td><td>5</td><td>Tayum</td></tr><tr><td>1</td><td>6</td><td>Tineg</td></tr><tr><td>1</td><td>7</td><td>Tubo</td></tr><tr><td>1</td><td>8</td><td>Villaviciosa</td></tr><tr><td>2</td><td>9</td><td>Buenavista</td></tr><tr><td>2</td><td>10</td><td>Butuan City</td></tr><tr><td>2</td><td>11</td><td>Cabadbaran City</td></tr><tr><td>2</td><td>12</td><td>Carmen</td></tr></tbody></table></div>	ProvinceId	TownCityId	TownCity	1	1	Sallapadan	1	2	San Isidro	1	3	San Juan	1	4	San Quintin	1	5	Tayum	1	6	Tineg	1	7	Tubo	1	8	Villaviciosa	2	9	Buenavista	2	10	Butuan City	2	11	Cabadbaran City	2	12	Carmen
ProvinceId	TownCityId	TownCity																																								
1	1	Sallapadan																																								
1	2	San Isidro																																								
1	3	San Juan																																								
1	4	San Quintin																																								
1	5	Tayum																																								
1	6	Tineg																																								
1	7	Tubo																																								
1	8	Villaviciosa																																								
2	9	Buenavista																																								
2	10	Butuan City																																								
2	11	Cabadbaran City																																								
2	12	Carmen																																								

			2 13 Jabonga 2 14 Kitcharao 2 15 Las Nieves 2 16 Magallanes 2 17 Mainit Lake 2 18 Nasipit 2 19 Remedios T. Romualdez 2 20 Santiago 2 21 Tubay 37 22 San Pablo 37 23 Santa Maria 37 24 Santiago City 37 25 Santo Tomas 37 26 Tumauni ...
issueDate 证件发照日期	string	50	for withdrawChannel input 5 this parameter is OPTIONAL 支付单位为(5) Bank 时, 非必填
expiryDate 证件到期日	string	50	for withdrawChannel input 5 this parameter is OPTIONAL 支付单位为(5) Bank 时, 非必填
bankNo 银行代码	string	50	for withdrawChannel input 5 this parameter is REQUIRED (银行 Bank required/必填) Bank No is 3 digits of bank code reference to chapter 7.6 Get Bank Code 支付单位为(5) Bank 时, 为必填, 银行代码为数字长度 3 的字符

Post data

调用 API 送出的数据格式内容：

```
{  
  
  "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", (非银行管道进行支付时, 必填)  
  
  "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",  
  
  "accountNo" : "09123456789"  
  
}
```

Post data example for withdrawChannel is 5 (bank)

支付单位为银行时，调用 API 送出的数据格式内容：

```
{  
  
  "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", ", (银行管道进行支付时, 必填)

"phone": "092210083333",

"amount": "10.00",

"contractNumber": " SKY0000000001",

"location": "1740 Mabini St, Malate, Manila, 1004 Metro Manila, Phi-lip-pin",

"withdrawChannel": "5",

"birthPlace" : "Surabaya",

"gender" : "Male",

"civilStatusId" : "1",

"nationalityId" : "1",

"occupation" : "Photographer",

"employer" : "SKYBRIDGE",

"telephoneNumber" : "",

"emailAddress" : "email.test@gmail.com",

"motherMaidenName" : "MotherName",

"provinceId" : "1",

"cityId" : "1",

"issueDate" : "2018-05-01",

"expiryDate" : "2020-05-01",

"bankNo" : "SEC",

"accountNo" : "0000012309738"

}
```

Output parameters: 调用 API 参数说明

Parament	DataType	Length	Description
responseTime 回传时间	DateTime	50	yyyy-mm-dd HH:mm:ss.ffff (required/必填)
responseCode 回传代码	int	4	4 digits number, reference to chapter 6. Return Code (required/必填) 系统默认回传码, 长度为4的数字, 标准参考回传码定义, 系统默认回传码不足, 使用者可自定义代码, 请以数字2开头, 长度为4的数字, 并明确在回传内容描述说明
responseDescription 回传内容描述	string	255	Response message (required/必填)
referenceNo 关连码	String	255	referenceNo for GCash, Coins GCash, Coins 收到资料, 回传之该笔交易收据号码

Output data/回传结果:

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

Return code:

Error Code	Error Description
1000	Success

	成功.
-1000	Post context is not valid. 上传内容验证不成功
-1001	Verification failed. 验证失败
-1008	Control number is already exists. 提款码已经存在
-1009	Unpredictable exception occurs. 出现意外错误
-1010	Store data doesn't success, please inform contact windows. 数据储存失败, 请通知连络客服人员
-1011	Missing necessary parameter 遗漏必要参数
-1014	Control number of prefix is incorrect. 取款码必要前缀字符串不正确
-1016	Insufficient balance. 余额不足
-9999	Return the error message of front-end system 前端回传错误讯息
-1019	Bank province is incorrect. 银行省份不正确
-1020	Bank city is incorrect. 银行城市不正确
-1021	Bank No is incorrect. 银行代码不正确
-1022	Invalid Accountnumber 无效的账户编号

-1023	General System Error 一般系统错误
-1024	Same accountNo and amount can't be sent within 3 minutes. 相同的账户编号及余额, 3 分钟内不能重复发送
-1025	Remote server can't be reached, please try again. 无法连接远程服务, 请重试
-1026	Transactions has been paid. 该交易已拨款完成
-1027	Wallet balance limit exceeded 钱包余额超过限制
-1028	Transaction limits exceeded 电子钱包交易超过限额
-1030	ID is not allowed in our list.
-1032	Target GCash Wallet is not registeredGCash 电子钱包没有注册

3.2 Payout - payoutQueuePayout /回传支付确认讯息

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.
- (3) When customer withdraw from bank.

这支 API 是由 Partner 提供, 透过下列时机由支付厂商发动要求

- (1) 当交易上传到支付厂商
- (2) 当借款人从线下店取款
- (3) 向银行取款时回复之状态

※ 回调接口只做通知使用，无论收到任何状态，只可以返回 responseCode 1000 ，代表成功收到通知。

Input parameters/输入参数:

Parament	DataType	Length	Description
userName 使用者名称	string	50	Email address format 用户名称, 格式为电子邮件格式 (required/必填)
action 调用方法	string	50	payoutQueuePayout 回传非实时支付之已收款确认讯息 (required/必填)
authentication 验证码	string	50	Authentication key 验证码加密密钥 (required/必填)
controlNumber 取款码	string	13	4 digits Prefix + 9 digits number 前缀 4 码+数字 9 码 (required/必填)
payType 支付类别	int	1	1: upload: 已上传, 代表交易数据之贷款信息, 已通知拨款单位 2: payout: 已支付, 拨款单位完成付款, 回传通知拨款成功讯息 3: cancel: 取消支付, 未拨款前, Partner 通知取消交易, 回传取消交易成功 4 : failure: 支付失败=>拨款时出现错误, 回传支付失败讯息 5: Amended Success: 修改资料成功 6 : Amended Fail: 修改资料失败 (required/必填)

dealTime 交易时间	DateTime	Yes	1: uploaded Time: 上传时间 2: paid Time: 完成拨款时 3: canceled Time: 取消交易时间 4: fail time: 拨款失败时间 5: Ameded Success Time: 修改资料成功时间 6: Ameded Fail Time: 修改资料失败时间 (required/必填)
failDescription 交易失败讯息	string	Option	Fail description
referenceNumber	String	Option	ReferenceNumber which is generated by the Merchants to let beneficiaries claim the money. Will be given in the ML-Sendout protocol in payType 1 and 5 (uploaded and amended)

Post data/传送信息内容

```
{
  "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",
  "referenceNumber": "MLA001041380755361119"
}
```

Output parameters/回传参数内容:

Parament	DataType	Length	Description
responseTime 回传时间	DateTime	50	yyyy-mm-dd HH:mm:ss.ffff (required/必填)
responseCode 回传代码	int	4	4 digits number, reference to chapter 6. Return Code (required/必填) 系统默认回传码, 长度为4的数字, 标准参考回传码定义, 系统默认回传码不足时 , 使用者可自定义代码, 请以数字2开头, 长度为4的数字 , 并明确在回传内容描述说明
responseDescription 回传内容描叙	string	255	Response message (required/必填)

Output data/回传资料:

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

Return code:

Error Code	Error Description
1000	Success. 成功

3.3 Payout - cancelPayout /取消拨款交易

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

该服务由 SkyPay 提供, 目的在该笔交易状态为**已上传**时, 进行取消交易动作

Input parameters/输入参数:

Parament	DataType	Length	Description
userName 使用者名称	string	50	Email address format 用户名称, 格式为电子邮件格式 (required/必填)
action 调用服务动作	string	50	cancelPayout 取消交易 (required/必填)
authentication 验证码	string	50	Authentication key 验证加密密钥 (required/必填)
controlNumbers[] 取款码数组	String[]		Array (parameter tag name is controlNumber) (required/必填) 取消交易时, 可同时多笔取款码进行取消, 用数组格式, 一次性传送多笔要取消的取款码

Post data/上传数据格式内容

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

```

]
}

```

Output parameters/回传参数内容:

Parament	DataType	Length	Description
responseTime 回传时间	DateTime	50	yyyy-mm-dd HH:mm:ss.ffff (required/必填)
responseCode 回传代码	int	4	4 digits number, reference to chapter 6. Return Code (required/必填) 系统默认回传码, 长度为 4 的数字, 标准参考回传码定义, 系统默认回传码不足时 , 使用者可自定义代码, 请以数字 2 开头, 长度为 4 的数字 , 并明确在回传内容描述说明
responseDescription 回传内容描述	string	255	Response message (required/必填)

Output data/回传数据内容格式:

```

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

```

Return code/回传代码定义:

Error Code	Error Description
1000	Success. 成功
-1000	Post context is not valid. 上传内容不正确

-1001	Verification failed. 验证失败
-1009	Unpredictable exception occurs. (return exception message) 未预期例外错误
-1011	Missing necessary parameter 遗漏必要参数

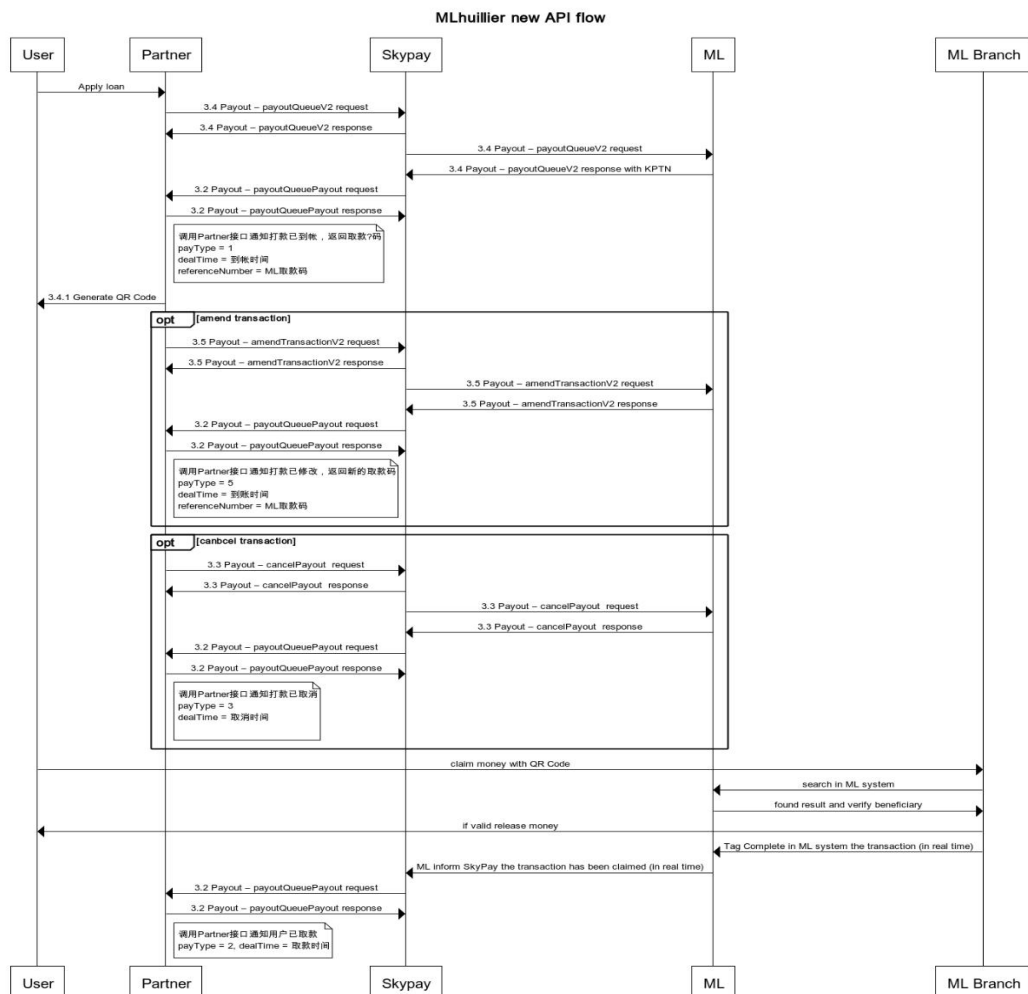
3.4 Payout - payoutQueueV2 / 推送 ML 支付交易

The API is provided by SkyPay and triggered by Partner.

此接口为指定渠道支付接口，由 Partner 主动推送至 SkyPay，为异步接口并由 3.2 PayoutQueuePayout 接口回调支付结果。

※ 请注意若选择此支付接口，表示此笔款项指定在 ML 取款，其他渠道将不支持取此笔款项。

※ 在用户未取款前皆可取消此笔支付，请调用「3.3 Payout - cancelPayout」，取消支付不收取服务费。



Input parameters/输入参数:

Parament	DataType	Length	Description
userName 使用者名称	string	50	Email address format 电子邮件格式 (required/必填) Ex: "userName": "youName@companyName.cn"
action 调用行为	string	50	payoutQueueV2 (fixed value) payoutQueueV2 (固定参数值) (required/必填) Ex: "action": "payoutQueueV2"
authentication 验证码	string	50	Authentication key 验证用之加密公钥 (required/必填) ex: "authentication": E1234567-123C-1234-123F-A1234567890"
sender 支付方	string	100	Should be Lending App' s name (capitalization) (required/必填) Ex. Skybridge (rather than Skybridge Payment Inc.)
controlNumber 交易编号	string	13	5 digits Prefix + 8 digits number 字符串长度組合 前缀+數字, Ex: SKY99 + 8 位数字 (required/必填)

			Ex: "controlNumber":"SKY9912345678"
name 借款人名字	string	100	Customer full name (use “,” to separate) Last name + “,” + First name + “,” + Middle name + “,” + Suffix 姓氏 + 名字 + 中间名字(可能有二个字) (required/必填) "name": "Lardizabal, Mary Annalou B. Lardizabal, Berja, "
birthday 生日	Date	10	yyyy-MM-dd (required/必填) 生日格式如下 Ex: "birthday": "1991-10-02"
identificationId 身份验证码	string	50	Identification card id (required/必填) 依不同身份验证方式, 持有证件编号 Ex: "identificationId": "442301922000"
identificationTypeId 验证身份证件类别	string	3	reference to chapter 7.3 Get Identification Type (required/必填) Ex: IdentificationId IdentificationType 1 Company ID 2 Driver' s License 3 Government Service Insurance System (GSIS) e-Card

			4 GSIS ID 5 IBP ID (Integrated Bar of the Philippines) 6 OWWA ID (Overseas Workers Welfare Administration) 7 Passport 8 Postal ID 9 PRC ID (Professional Regulation Commission) 10 School ID 11 Senior Citizen ID 12 SSS ID (Social Security System) 13 TIN ID (Taxpayer Identification Number) 14 UMID (Unified Multi-Purpose ID) 15 Voter's ID
phone 移动电话	string	11	Cell phone number (ex. 639221008333) 2 digits country code (ex. 63) 10 digits phone number (ex. 9221008333) (required/必填) Ex: "phone": "09270348095"
amount 金额	decimal	10.2 整数 10 位 小数 2 位	second decimal place (ex. 3900.00) 贷款额度, 小数点最高二位数 (required/必填) ex: "amount": 3400.00
idcardPicType	string	50	Picture extension name (ex. png)

相片文件格式			文件格式之附属档名 (required/必填) Ex: "idcardPicType": "jpg"
idcardPicUrl 相片存取网络地址	string	500	Image of Url (required/必填) Ex: "idcardPicUrl": "https://aaa.s3.amazonaws.com/uploadfile/12334"
contractNumber 还款码	string	15	Prefix(五码) + Contract number(10 码)
location 地址	string	500	Address 借款人地址 (required/必填) Ex: "location": "lalakay los banos laguna",
withdrawChannel 支付渠道	int		支付渠道/支付渠道名称 withdrawChannel Name 1 MLhuillier

Post data

调用 API 送出的数据格式内容:

```
{
  "userName": "service@skybridge.com.tw",
  "action": "payoutQueueV2",
  "authentication": "30AC21B2-9EAA-4503-B0F0-7BE5C277ED75",
  "sender": "SKY PESO",
  "controlNumber": "SK99101125001",
```

```

"name": "LastName,FirstName",

"birthday": "1950-09-01",

"identificationId": "123456789011",

"identificationTypeId": "1",

"phone": "092210083333",

"amount": "10.00",

"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"

}

```

Output parameters: 调用 API 参数说明

Parament	DataType	Length	Description
responseTime 回传时间	DateTime	50	yyyy-mm-dd HH:mm:ss.ffff (required/必填)
responseCode 回传代码	int	4	4 digits number, reference to chapter 6. Return Code (required/必填) 系统默认回传码, 长度为4的数字, 标准参考回传码定义, 系统默认回传码不足, 使用者可自定义代码, 请以数字2开头, 长度为4的数字, 并明确在回传内容描述说明
responseDescription	string	255	Response message

回传内容描述			(required/必填)
referenceNo 关连码	String	255	此字段将带回空值

Output data/回传结果:

```
{  
  
  "responseTime": "2019-06-18 17:52:10.5212",  
  
  "responseCode": "1000",  
  
  "responseDescription": "Success",  
  
  "referenceNo": ""  
}
```

3.4.1 Generate QR Code 产生 QR Code 规则

Lending companies can generate QR code in their APP to let beneficiaries claim the money without filling the form.

产生 QR Code 前必须先透「3.4Payout - payoutQueueV2」或「3.5Payout - amendTransactionV2」将支付数据推送到 MLhuillier，一旦成功到账 SkyPay 将以接口「3.2 Payout - payoutQueuePayout」回调通知 ML 取款码（参数 referenceNo），此接口参数 transactionNumber 请带入 ML 取款码。

用户取款的时候要说 **money from SKYBRIDGE - API**

parameters:

Parament	DataType	Length	Description
sourceFunds 取款来源	string		Skybridge (Fixed Value)
sender 支付方	string	50	Should be Lending App' s name (capitalization) (required/必填) Ex. Skybridge (rather than Skybridge Payment Inc.)
transactionNumber ML 取款码	string	255	Response message (required/必填)
phone 手机号	string	255	Phone of the beneficiaries (required/必填)
amount 金额	Decimal	(18,2)	Amount (required/必填)
firstName 名	string	50	First Name of the beneficiaries (required/必填)
lastName 姓	string	50	Last Name of the beneficiaries

			(required/必填)
--	--	--	---------------

Example:

```
{  
  
  "sourceFunds": "Skybridge",  
  
  "sender": "SKY PESO",  
  
  "transactionNumber": "MLA001211575609841119",  
  
  "phone": "09205949539",  
  
  "amount": "1",  
  
  "firstName": "YUEHAN",  
  
  "lastName": "CHEN"  
}
```

此 QR Code 依上面 Json 范例产生。



3.5 Payout - amendTransactionV2 / 修改 ML 支付交易

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

If Partners wants to change / amend any detail of the transactions, Partners could send the request through this API. And we will send the change/amend request to the merchant every minute. The Request must contains all the data, including the data that want to be changed, and the data that don't want to be changed.

当支付数据推送错误时，可以此接口进行数据修正，最常见为用户姓名错误(错字、顺序错误)，此接口与「3.4 Payout - payoutQueueV2」字段相同，请针对欲修改的字段带入新值，其于请带入原始值。

※ 金额无法修改，若要修改金额请取消该笔交易，再透过「3.4 Payout - payoutQueueV2」重新推送。

Input parameters/输入参数：

Parament	DataType	Length	Description
userName 使用者名称	string	50	Email address format 电子邮件格式 (required/必填) Ex: "userName": "youName@companyName.cn"
action 调用行为	string	50	amendTransactionV2 (fixed value) amendTransactionV2 (固定参数值) (required/必填) Ex: "action": "amendTransactionV2"
authentication 验证码	string	50	Authentication key 验证用之加密公钥 (required/必填) ex: "authentication": E1234567-123C-1234-123F-A1234567890"
sender	string	100	Should be Lending App' s name

支付方			<p>(capitalization)</p> <p>(required/必填)</p> <p>Ex. Skybridge (rather than Skybridge Payment Inc.)</p>
controlNumber 交易编号 Sk991 -- sk993 Sk992	string	13	<p>4 digits Prefix + 9 digits number</p> <p>字符串长度組合</p> <p>前綴+數字,</p> <p>Ex: SK99 + 9 位數字</p> <p>(required/必填)</p> <p>Ex: "controlNumber": "SK99123456789"</p>
name 借款人名字	string	100	<p>Customer full name (use “,” to separate)</p> <p>Last name + “,” + First name + “,” + Middle name + “,” + Suffix</p> <p>姓氏 + 名字 + 中间名字(可能有二个字)</p> <p>(required/必填)</p> <p>"name": "Lardizabal, Mary Annalou B. Lardizabal, Berja, "</p>
birthday 生日	Date	10	<p>yyyy-MM-dd</p> <p>(required/必填)</p> <p>生日格式如下</p> <p>Ex: "birthday": "1991-10-02"</p>
identificationId 身份验证码	string	50	<p>Identification card id</p> <p>(required/必填)</p> <p>依不同身份验证方式, 持有证件编号</p> <p>Ex:</p> <p>"identificationId": "442301922000"</p>

<p>identificationTypeId</p> <p>验证身份证件类别</p> <p>(银行)</p>	<p>string</p>	<p>3</p>	<p>reference to chapter 7.3 Get Identification Type</p> <p>(required/必填)</p> <p>Ex:</p> <p>IdentificationId IdentificationType</p> <p>1 Company ID</p> <p>2 Driver' s License</p> <p>3 Government Service Insurance System (GSIS) e-Card</p> <p>4 GSIS ID</p> <p>5 IBP ID (Integrated Bar of the Philippines)</p> <p>6 OWWA ID (Overseas Workers Welfare Administration)</p> <p>7 Passport</p> <p>8 Postal ID</p> <p>9 PRC ID (Professional Regulation Commission)</p> <p>10 School ID</p> <p>11 Senior Citizen ID</p> <p>12 SSS ID (Social Security System)</p> <p>13 TIN ID (Taxpayer Identification Number)</p> <p>14 UMID (Unified Multi-Purpose ID)</p> <p>15 Voter' s ID</p>
<p>phone</p> <p>移动电话</p>	<p>string</p>	<p>11</p>	<p>Cell phone number (ex. 639221008333)</p> <p>2 digits country code (ex. 63)</p> <p>10 digits phone number (ex.</p>

			9221008333) (required/必填) Ex: "phone": "09270348095"
idcardPicType 相片文件格式	string	50	Picture extension name (ex. png) 文件格式之附属档名 (required/必填) Ex: "idcardPicType": "jpg"
idcardPicUrl 相片存取网络地址	string	500	Image of Url (required/必填) Ex: "idcardPicUrl": "https://aaa.s3.amazonaws.com/uploadfile/12334"
contractNumber 还款码	string	15	Prefix(五码) + Contract number(10 码)
location 地址	string	500	Address 借款人地址 (required/必填) Ex: "location": "lalakay los banos laguna",
withdrawChannel 支付渠道	int		支付渠道/支付渠道名称 withdrawChannel Name 1 MLhuillier

Post data

调用 API 送出的数据格式内容:

```
{
```

```

"userName": "service@skybridge.com.tw",

"action": " amendTransactionV2",

"authentication": "30AC21B2-9EAA-4503-B0F0-7BE5C277ED75",

"sender": "SKY PESO",

"controlNumber": "SK99101125001",

"name": "NewLastName,NewFirstName",

"birthday": "1950-09-01",

"identificationId": "123456789011",

"identificationTypeId": "1",

"phone": "092210083333",

"idcardPicType": "png",

"idcardPicUrl": "http://skybridge.com.tw/sample.png",

"contractNumber": " SKY00000000001",

"location": "1740 Mabini St, Malate, Manila, 1004 Metro Manila, Phi-lip-pin",

"withdrawChannel": "1"

}

```

Output parameters: 调用 API 参数说明

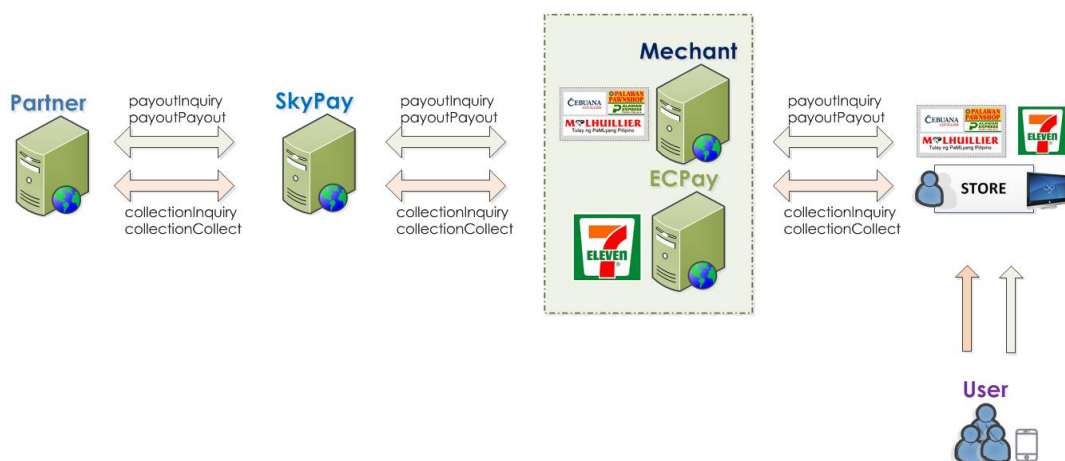
Parament	DataType	Length	Description
responseTime 回传时间	DateTime	50	yyyy-mm-dd HH:mm:ss.ffff (required/必填)
responseCode 回传代码	int	4	4 digits number, reference to chapter 6. Return Code (required/必填) 系统默认回传码, 长度为4的数字, 标准参考回传码定义, 系统默认回传码不足,

			使用者可自定义代码, 请以数字 2 开头, 长度为 4 的数字, 并明确在回传内容描述说明
responseDescription 回传内容描述	string	255	Response message (required/必填)

Output data/回传结果:

```
{
  "responseTime": "2019-06-18 17:52:10.5212",
  "responseCode": "1000",
  "responseDescription": "Success"
}
```

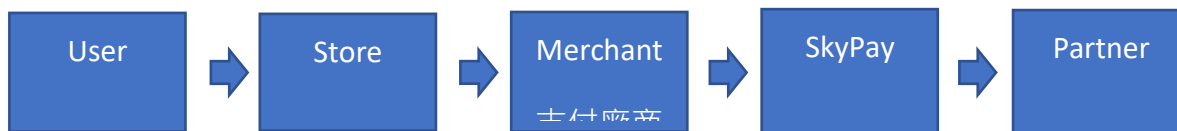
4. Payout process (real time transaction)/支付处理流程-实时交易说明



支付-实时交易流程 S

目的: PayOutInquire-验证支付信息

PayOutInquire-Request: 借款人透过手机进行贷款核准要求



PayOutInquire-Response : Partner 回复贷款核准结果



目的: PayOutPayout-回复支付成功讯息

PayOutPayout-Request:

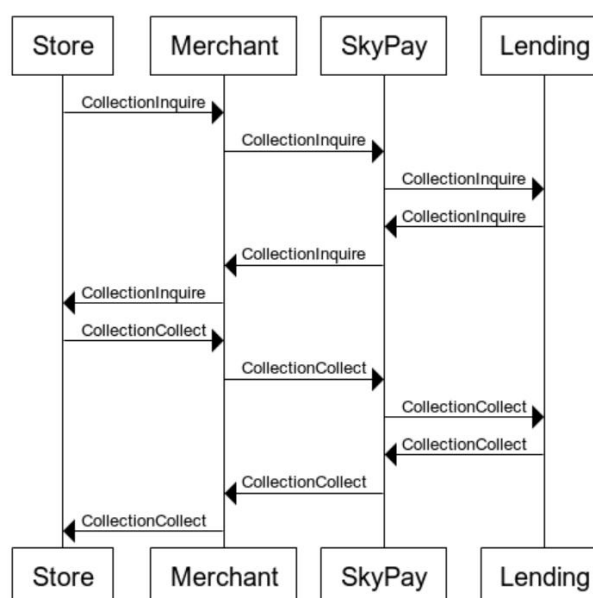
Partner 回复核贷结果成功, 借款人取得贷款, 回送取款成功之取款码到 Partner



PayOutPayout-Response : Partner 获知已完成取款成功讯息, 回复 Skype 成功讯息



还款-交易顺序图



还款实时交易流程

目的: ColletionInquire-验证还款讯息

ColletionInquire-Request: 借款人到线下店或在线进行还款内容查询



ColletionInquire-Response: Partner 回传支付状况



目的: ColletionCollec-回复还款成功讯息

ColletionCollect-Request: 借款人到线下店或在线进行还款



ColletionCollect-Response: Partner 回传还款状况



payoutInquiry/验证支付信息

(1) **payoutInquiry** is called in a real time when User go to store asking to withdraw.

当借款人要求线下店进行取款要求时, payoutInquire 将会实时被调用, 进行支付信息验证工作

(2) After calling **payoutInquiry**, store will retrieve disbursement detail and user information.

在 payoutInquire 被调用后, 会回传 Partner 验证结果, 线下店将会收到详细的贷款信息以及用户信息

(3) User need to provide control number and necessary identification data to cashier.

借款人需要提供取款码及必要的身分验证信息如给出纳人员

(4) Trigger point is when a cashier clicks send button to send request to SkyPay ,

出纳人员在检查取款码及身分验证信息后, 会系统回复人工验证是否成功讯息, 并传送到 Skypay 服务器

payoutPayout/回复支付成功信息

(1) **payoutPayout** is called for store to confirm this payout transaction.

payoutInquiry 成功后, **payoutPayout** 将会由线下店进行调用, 回传这笔交易已支付成功的讯息

(2) This transaction happens in real time when cashier confirmed the withdraw transaction.

这个交易会在出纳确认该贷款, 已完成支付动作时发生

(3) Trigger point is when a cashier clicks send button to send request to SkyPay.

这个功能的实际触发点在出纳人员按下 **payoutPayout** 功能按钮时 (人工操作)

collectionInquiry/验证还款信息

(1) **CollectionInquiry** is called by store to verify the disbursement is exist or not.

CollectionInquiry 是用来验证这笔贷款信息是否存在

(2) **collectionInquiry** is real time when User go to store asking to payback money.

collectionInquiry 是在借款人去线下店要求还款时实时发生

(3) User will provide contract number and necessary information to cashier or kiosk machine.

借款人需要提供还款码及必要身分验证信息, 透过出纳人员或便利商店自动还款机, 进行还款验证

(4) Trigger point is when cashier click send or kiosk machine of button has been clicked, and after send request to SkyPay.

collectionInquiry 功能触发点在线下店出纳人员或借款人透过便利商店 Kiosk 还款机, 点选发送 **collectionInquiry** 功能要求时, 会发送到 SkyPay

collectionCollect/回复还款成功信息

(1) **collectionCollect** is for store to confirm payback transaction.

collectionCollect 是线下店用来回复已确认完成还款交易时使用

(2) Transaction is real time when cashier confirmed the payback transaction.

当出纳人员完成确认后, 会实时回传 **collectionCollect** 讯息

(3) Trigger point is when a cashier clicks send button to send request to SkyPay.

功能触发点, 在出纳人员, 点选 **collectionCollect**, 回复还款成功信息给 SkyPay 服务器

4.1 Payout - Inquiry / 支付数据验证界面

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

这个支付验证的 API 服务, 是由 **Partner** 提供, 它将会在借款人要求提款时, 发出要求验证讯息

Input parameters/输入参数:

Parament	DataType	Length	Description
userName 使用者名称	string	50	Email address format 用户名称, 格式为电子邮件格式 (required/必填)
action 调用服务名称	string	50	payoutInquiry (fixed value) payoutInquiry(固定值) (required/必填)
authentication 验证码	string	100	Authentication key 验证加密密钥 (required/必填)
controlNumber 取款码	string	13	5 digits Prefix + 8 digits number 前缀码 5 码 + 8 个数字长度 Ex: SKY99 + 123456789 根据支付码前缀 SK99 或 SKY99 区分 3.1 还是 4.1 界面的支付 (required/必填)

Post data :

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

Output parameters:

Parament	DataType	Length	Description
responseTime	DateTime	26	yyyy-mm-dd HH:mm:ss.ffff

回应时间			(required/必填)
responseCode 回应代码	int	4	4 digits number, reference to chapter 6. Return Code (required/必填)
responseDescription 回应描述内容	string	255	Response message
sender 汇款人	string	255	Should be company short name (required/必填) Ex. Skybridge (rather than Skybridge Payment Inc.)
senderAddress 汇款人地址	string	255	Sender address (required/必填)
controlNumber 取款码	string	13	5 digits Prefix + 8 digits number (required/必填)
name 借款人名称	string	255	Customer full name (use “,” to separate) Last name + “,” + First name + “,” + Middle name + “,” + Suffix (required/必填)
birthday 生日	Date	10	yyyy-MM-dd 生日格式如下 Ex: "birthday": "1991-10-02" (required/必填)
identificationId 身分验证码	string	100	Identification card id 依不同身份验证方式, 持有证件编号 Ex: "identificationId": "442301922000" (required/必填)
idType	string	50	Identification card type (SSS,

身分验证类别			UMID, Driver license, TIN...) "idType": "TIN" (required/必填)
phone 移动电话	string	50	Cell phone number (ex. 639221008333) 2 digits country code (ex. 63) 10digits phone number (ex. 9221008333) (required/必填)
amount 余额	decimal	(10, 2) 整数十位 小数二位	second decimal place (ex. 3900.00) 贷款额度, 小数点最高二位数 ex: "amount": 3400.00 (required/必填)
idcardPicType 相片档格式	string	50	Picture extension name (ex. png) 档格式之附属档名 Ex: "idcardPicType": "jpg" (required/必填)
idcardPicUrl 相片存取网络地址	string	1000	Image of Url (required/必填)
contractNumber 还款码	string	15	Prefix + Contract number Prefix(五码) + Contract number(10 码)
location 地址	string	1000	address 借款人地址 (required/必填)

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": " SK0XXXXXXXXX ",

"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": " SK000000000001",

"location": "1740 Mabini St, Malate, Manila, 1004 Metro Manila, Phi-lip-pin"

}

```

Return code:

Error Code	Error Description
1000	Success. 成功
-1000	Post context is not valid. 上传内容不正确
-1001	Verification failed. 验证失败
-1009	Unpredictable exception occurs. 预期例外错误
-1010	Store data doesn' t success, please inform contact windows.

	数据储存不成功, 请联络客服人员
-1011	Missing necessary parameter 遗漏必要参数
-1014	Prefix of Control number is incorrect. 取款码的前缀字符串不正确
-1016	Insufficient balance. 余额不足
-1012	Control number invalid or expired 取款码错误或已过期
-1026	Transactions has been paid. 该交易已拨款完成

4.2 Payout - Payout / 支付成功通知界面

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

这支回复取款成功信息功能由 Partner 提供, 线下店出纳已确认取款时, 会回传送取款成功讯息给 Skypay, 再回复 Partner

Input parameters/输入参数:

Parament	DataType	Length	Description
userName 使用者名称	string	50	Email address format 用户名称, 格式为电子邮件格式 (required/必填)
action 调用服务名称	string	50	payoutPayout (fixed value) payoutPayout (固定值) (required/必填)
authentication 验证码	string	100	Authentication key 验证加密密钥 (required/必填)
controlNumber	string	13	5 digits Prefix + 8 digits number

取款码			前缀码 5 码 + 8 个数字长度 Ex: SKY99 + 123456789 根据支付码前缀 SK99 或 SKY99 区分 3.1 还是 4.1 界面的支付 (required/必填)
withdrawChannel 支付管道	int	Yes	支付管道, 详细内容请参考第十章 Ex: 支付管道/支付管道名称 withdrawChannel Name 9 RDPawnshop
payTime 支付时间	DateTime	Yes	Teller pay time (yyyy-mm-dd HH:mm:ss) 出纳支付时间

Post data :

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

Output parameters:

Parament	DataType	Length	Description
responseTime 回传时间	DateTime	50	yyyy-mm-dd HH:mm:ss.ffff (required/必填)
responseCode	int	4	4 digits number, reference to chapter 6. Return Code

回传代码			(required/必填) 系统默认回传码, 长度为 4 的数字, 标准参考回传码定义, 系统默认回传码不足时 , 使用者可自定义代码, 请以数字 2 开头, 长度为 4 的数字 , 并明确在回传内容描述说明
responseDescription 回传内容描述	string	255	Response message (required/必填)

Output data:

```
{
  "responseTime": "2018-06-18 17:52:10",
  "responseCode": "1000",
  "responseDescription": "Success"
}
```

Return code:

Error Code	Error Description
1000	Success. 成功
-1000	Post context is not valid. 上传内容不正确
-1001	Verification failed. 验证失败
-1009	Unpredictable exception occurs. 预期例外错误
-1010	Store data doesn' t success, please inform contact windows. 数据储存不成功, 请联络客服人员

-1011	Missing necessary parameter 遗漏必要参数
-1014	Prefix of Control number is incorrect. 取款码的前缀字符串不正确
-1016	Insufficient balance. 余额不足
-1012	Control number invalid or expired 取款码错误或已过期
-1026	Transactions has been paid. 该交易已拨款完成

4.3 Collection - Inquiry / 还款数据验证界面

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

Input parameters/输入参数:

Parament	DataType	Length	Description
userName 使用者名称	string	50	Email address format 用户名称, 格式为电子邮件格式 (required/必填)
action 调用服务名称	string	50	CollectionInquire (fixed value) CollectionInquire (固定值) (required/必填)
authentication 验证码	string	100	Authentication key 验证加密密钥 (required/必填)
contractNumber 还款码	string	15	5 digits Prefix + 10 digits Contract number (required/必填)
amount	decimal	(10,2)	second decimal place

		整数 10 位 小数 2 位	(required/必填)
phone	string	11	Cell phone number (required/必填)

Post data :

```
{
  "userName": "service@skybridge.com.tw ",
  "action": " collectionInquiry",
  "authentication": "30AC21B2-9EAA-4503-B0F0-7BE5C277ED75 ",
  "contractNumber": "SK0XXXXXXXXX",
  "amount": "3900.00",
  "phone": "6392210083333"
}
```

Output parameters:

Parament	DataType	Length	Description
responseTime 回传时间	DateTime	50	yyyy-mm-dd HH:mm:ss.ffff (required/必填)
responseCode 回传代码	int	4	4 digits number, reference to chapter 6. Return Code (required/必填) 系统默认回传码, 长度为 4 的数字, 标准参考回传码定义, 系统默认回传码不足时 , 使用者可自定义代码, 请以数字 2 开头, 长度为 4 的数字 , 并明确在回传内容
responseDescription 回传内容描叙	string	255	Response message (required/必填)

amount 还款金额	decimal	(10, 2) 整数 10 位 小数 2 位	Customer repayment amount (required/必填) ECPay 管道, 需要金额和电话参数进行验证
payerName 还款人名称	string	255	Customer full name (use “,” to separate) Last name + “,” + First name + “,” + Middle name + “,” + Suffix (required/必填) Mlhuillier 管道, 取决于您返回的数据来验证客户。
payerAddress 还款人地址	string	255	(required/必填) Mlhuillier 管道, 取决于您返回的数据来验证客户。
payerPhone 还款人电话	string	11	Cell phone number (required/必填) ECPay 管道, 需要金额和电话参数进行验证

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.

	成功
-1000	Post context is not valid. 上传内容不正确
-1001	Verification failed. 验证失败
-1009	Unpredictable exception occurs. (return exception message) 出现例外错误
-1011	Missing necessary parameter 遗漏必要参数
-1015	Contract number is invalid. 还款码错误
-1026	Transactions has been collect completed 该笔已还款完成

4.3.1 Generate QR Code 产生 QR Code 规则

Lending companies can generate QR code in their APP to let beneficiaries pay the money without filling the form in ML branches. By using the QR Code, it will reduce a lot of human mistakes, ex. Write the wrong contractNumber. Once the QR Code is scanned, it will send the collectionInquiry to our server, then we will still forward it to the Lending side.

Lending 可以在其 APP 中生成 QR code，借款用户无需在 ML 门店中填写表格。通过使用 QR code，可以减少输入错误的 contractNumber 的情况。扫描 QR code 后，ML 门店会把请求发送到 SKYPAY 的服务器，然后 SKYPAY 服务器会将其转发到客户系统端。

Input parameters/输入参数：

Parament	DataType	Length	Description
source 取款来源	string		skypay (Fixed Value)
contractNumber 还款码	string	255	Response message (required/必填)
phone 手机号	string	255	Phone of the beneficiaries (required/必填)

amount 金额	Decimal	(18, 2)	实际还款金额 (required/必填)
firstName 名	string	50	First Name of the beneficiaries (required/必填)
lastName 姓	string	50	Last Name of the beneficiaries (required/必填)
middleName	string	50	Middle Name of the beneficiaries (optional/必填)

Example:

```
{
  "source": "skypay",
  "contractNumber": "SKY99209260000",
  "phone": "09995903111",
  "lastName": "lastName",
  "firstName": "firstName",
  "middleName": "middleName",
  "amount": "1"
}
```

此 QR Code 依上面 Json 范例产生。



4.4 Collection - Collect / 还款成功通知界面

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

这支服务是由 Partner 提供, 它将由线下店出纳触发以确认报销。

Input parameters/输入参数:

Parament	DataType	Length	Description
userName 使用者名称	string	50	Email address format 电子邮件格式 (required/必填) Ex: "userName": "youName@companyName.cn"
action 调用行为	string	50	collectionCollect (fixed value) collectionCollect (固定参数值) (required/必填) Ex: "action": "collectionCollect"
authentication 验证码	string	255	Authentication key 验证用之加密公钥 (required/必填) ex: "authentication": E1234567-123C-1234-123F-A1234567890"
contractNumber 还款码	string	15	3 digits Prefix + 10 digits Contract number (required/必填) 前缀字 5 码 + 数字 10 码
amount 金额	decimal	(10, 2) 整数 10 位 小数 2 位	second decimal place 还款金额, 小数点最高二位数 (required/必填) ex: "amount": 3400.00
phone	string	11	Cell phone number

移动电话			(required/必填)
receiptNumber 收据编号	string	50	Receipt Number (required/必填) 收据编号
collectedTime 还款时间	DateTime		Cashier collect money time (yyyy-mm-dd HH:mm:ss) (required/必填) 还款时间, 日期格式 yyyy-mm-dd HH:mm:ss
payChannel 还款管道	int		还款管道, 详细说明请参考第 11 章 (required/必填)

Post data /回传信息:

```
{
  "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/回传参数:

Parament	DataType	Length	Description
responseTime	DateTime	50	yyyy-mm-dd HH:mm:ss.ffff

回传时间			(required/必填)
responseCode 回传代码	int	4	4 digits number, reference to chapter 6. Return Code (required/必填) 系统默认回传码, 长度为 4 的数字, 标准参考回传码定义, 系统默认回传码不足时 , 使用者可自定义代码, 请以数字 2 开头, 长度为 4 的数字 , 并明确在回传内容描述说明
responseDescription 回传内容描述	string	255	Response message (required/必填)

Output data:

```
{
  "responseTime": "2018-06-18 17:52:10",
  "responseCode": "1000",
  "responseDescription": "Success"
}
```

Return code:

Error Code	Error Description
1000	Success. 成功
-1000	Post context is not valid. 上传内容不正确
-1001	Verification failed. 验证失败
-1009	Unpredictable exception occurs. (return exception message) 出现例外错误

-1011	Missing necessary parameter 遗漏必要参数
-1015	Contract number is invalid. 还款码错误
-1026	Transactions has been collect completed 该笔已还款完成

4.5 Payout - QueryStatus /支付状态查询

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

支付状态查询服务 API 由 Skypay 提供, 可以对交易状态进行查询, 最大数量 50 笔

※ 注意

- 查询接口调用频率建议在 30 分钟以上。
- 查询操作请至少在交易后 300 秒。
- 如 controlNumber 有多条记录, 那么查询结果会返回该 controlNumber 全部的交易记录。

Input parameters/输入参数:

Parament	DataType	Length	Description
userName 使用者名称	string	50	Email address format 电子邮件格式 Ex: "userName": "youName@companyName. cn"
action 调用行为	string	50	payoutQueryStatus (fixed value) payoutQueryStatus (固定参数值) Ex: "action": " payoutQueryStatus"
authentication 验证码	string	255	Authentication key 验证用之加密公钥 ex: "authentication": " E1234567-123C-1234-123F-A1234567890"
controlNumbers 支付码数组名	String[]		Array (parameter tag name is controlNumber)
controlNumber 支付码	string	13	13 digits controlNumber 字符串长度包含 4 个固定前缀字+固定 9 个数字 Ex: "controlNumber": "SK12123456789"

Post data

```
{
```

```

"userName": "service@skybridge.com.tw",

"action": "payoutQueryStatus",

"authentication": "30AC21B2-9EAA-4503-B0F0-7BE5C277ED75",

"controlNumbers": [

  {

    "controlNumber": "SKOXXXXXXXXX"

  },

  {

    "controlNumber": " SKOXXXXXXXXX"

  }

]

}

```

Output parameters:

Parament	DataType	Length	Description
responseTime 回传时间	DateTime	50	yyyy-mm-dd HH:mm:ss.ffff (required/必填)
responseCode 回传代码	int	4	4 digits number, reference to chapter 6. Return Code (required/必填) 系统默认回传码, 长度为 4 的数字, 标准参考回传码定义, 系统默认回传码不足时 , 使用者可自定义代码, 请以数字 2 开头, 长度为 4 的数字 , 并明确在回传内容描述说明
responseDescription 回传内容描述	string	255	Response message (required/必填)

controlNumbers 取款码数组名	String[]		Array
controlNumber 取款码	string	13	13 digits controlNumber
transactionDate 交易日期	DateTime		yyyy-mm-dd HH:mm:ss.fff
status 状态代码	int		0 Pending : 等待中 1 Completed: 已完成 2 Uploaded: 完成上传 3 Cancelled: 已取消 4 Failed: 失败 5 Deleted: 删除 8 Reversed: 复原 9 Overwrited: 覆写 10 Inquiry Success: 查询成功 11 Inquiry Failure: 查询失败 12 ToBeConfirm: 等待确认 13 Client Error: 客户端错误
statusDesc 状态描述	string	50	Pending : 等待中 Completed: 已完成 Uploaded: 完成上传 Cancelled: 已取消 Failed: 失败 Incompleted: 未完成 Inquiry Success: 查询成功 Inquiry Failure: 查询失败
payTime	DateTime		yyyy-mm-dd HH:mm:ss.fff

取款时间			
cancelTime 取消时间	DateTime		yyyy-mm-dd HH:mm:ss.fff
withdrawChannel 支付管道	string	50	MLhuillier MLhuillier (RT) RDPawnshop (RT) GCash Coins
referenceNo 收据号码	string	50	GCash、Coins : reference number 实时回传收据号码
traceNo ML 专属支付码	String	50	MLhuillier (RT) referenceNumber ML 专属支付码

Output data:

```
{
  "responseTime": "2019-04-29 02:50:03",
  "responseCode": "1000",
  "responseDescription": "Success",
  "controlNumbers": [
    {
      "controlNumber": "SK990000000004",
      "transactionDate": "2019-01-14 15:47:13",
      "status": "4",
      "statusDesc": "Failed",
      "payTime": "",
      "cancelTime": "",
      "withdrawChannel": "Bank",
      "referenceNo": ""
    }
  ],
}
```

```
{
  "controlNumber": "SK990000000004",
  "transactionDate": "2019-01-14 15:47:13",
  "status": "4",
  "statusDesc": "Failed",
  "payTime": "",
  "cancelTime": "",
  "withdrawChannel": "Bank",
  "referenceNo": ""
}
]
```

5. Balance / 额度查询

5.1 Balance

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

调用余额查询服务, 由 SkyPay 提供

Input parameters:

Parament	DataType	Length	Description
userName 使用者名称	string	50	Email address format 电子邮件格式 Ex: "userName": "youName@companyName.cn"
action 调用行为	string	50	balanceQuery (fixed value) balanceQuery (固定参数值) Ex: "action": " balanceQuery "
authentication 验证码	string	255	Authentication key 验证用之加密公钥

			ex: "authentication": "E1234567-123C-1234-123F-A1234567890"
--	--	--	--

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

Output parameters:

Parament	DataType	Length	Description
responseTime 回传时间	DateTime	50	yyyy-mm-dd HH:mm:ss.ffff (required/必填)
responseCode 回传代码	int	4	4 digits number, reference to chapter 6. Return Code (required/必填) 系统默认回传码, 长度为 4 的数字, 标准参考回传码定义, 系统默认回传码不足时 , 使用者可自定义代码, 请以数字 2 开头, 长度为 4 的数字 , 并明确在回传内容描述说明
responseDescription 回传内容描述	string	255	Response message (required/必填)
Balance 余额	decimal	(10, 2) 整数 10 位 小数 2 位	回传 Partner 账户余额

```
{
```

```
"responseTime": "2018-07-31 00:29:59",  
"responseCode": "1000",  
"responseDescription": "Success",  
"balance": 726718.00  
}
```

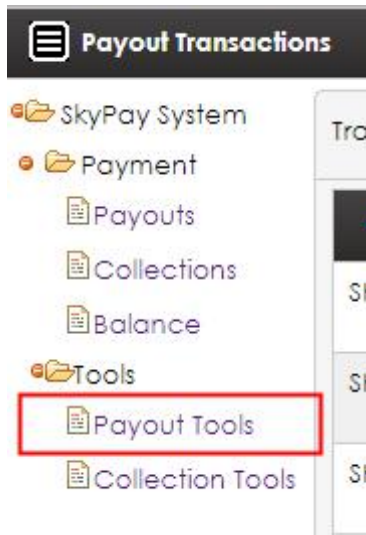
Return code:

Error Code	Error Description
1000	Success. 成功
-1000	Post context is not valid. 上传内容不正确
-1001	Verification failed. 验证失败
-1009	Unpredictable exception occurs. (return exception message) 出现例外错误
-1011	Missing necessary parameter 遗漏必要参数

6. Test Tools/测试工具

6.1 Payout Tools/支付测试工具

➤ Menu



- `simulate 3.2 payoutQueuePayout call back` /模拟非实时支付成功回调讯息

[illegible]

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

仿真实时支付查询及支付成功回调讯息

-

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	Inm,fnm,mnm	05111122224	\$\$\$	1236548952	493.00
SK02000591177	2019-03-04 15:26:46	2004-03-04	Inm,fnm,mnm	05111122224	\$\$\$	1236548952	148.00
SK02000581183	2019-03-01 12:25:16	1991-02-14	Inm,fnm,mnm	0811112222	\$\$\$	0874523698	68.00

➤ input parameter & Call Type /

模拟 payoutInquire(支付查询), 及 payoutPayPayout(支付成功, 回复成功讯息),

输入参数:

取款码(Control Number)

取款时间 (PayTime)

送出 Request, 回传验证讯息

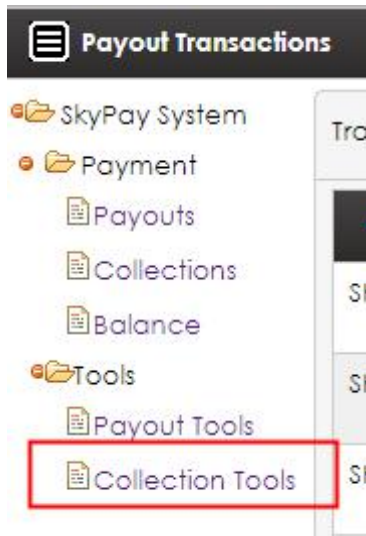
Withdraw Channel	M Lhuillier
Call Type	payoutInquiry
Control Number	payoutInquiry
Pay Time	

Send Request

Payout Send

6.2 Collection Tools/还款验证工具

➤ Menu



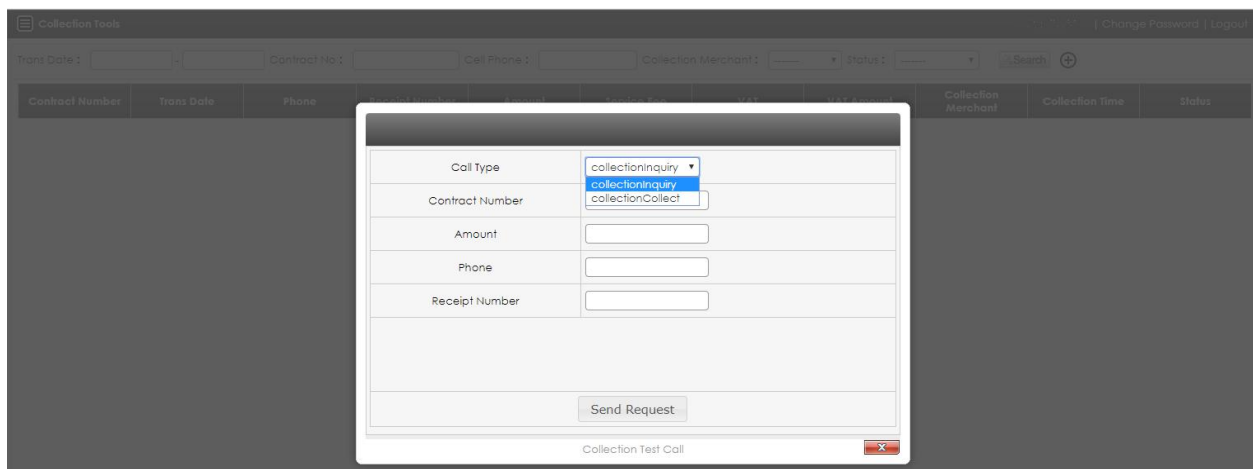
➤ simulate 4.1 collectionInquiry api call from store

模拟线下店之支付验证

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	-		
PSL571000000014	2018-07-16 12:28:24	09665001831	43B376CFFA6F	5,700.00	20.00		

➤ input parameter & Call Type

输入调用参数及服务调用类型



The screenshot shows the 'Collection Tools' interface. A modal form is displayed in the center, allowing users to input parameters for a collection inquiry. The form includes the following fields:

- Call Type: A dropdown menu with options 'collectioninquiry', 'collectioninquiry', and 'collectionCollect'. The first option is selected.
- Contract Number: A text input field.
- Amount: A text input field.
- Phone: A text input field.
- Receipt Number: A text input field.

At the bottom of the modal, there is a 'Send Request' button. The modal is titled 'Collection Test Call' and has a close button (X) in the bottom right corner.

7. Get Catalog/取得基本代码档信息

This API is to provide List of data which is used for payout that using Bank

(withdrawChannel : 5). When calling Get Catalog,, customers bring empty value for the **Version Date**

这支取得基本代码服务的 API ,提供用于使用银行付款的数据列表。调用服务时,调用客户端使用空值为版本日期的条件,服务会返回该目录所有数据内容

7.1 Get Nationality/取得国别定义

Get The List of Nationalities

Input parameters/输入参数:

Parament	DataType	Length	Description
userName 使用者名称	string	50	Email address format 电子邮件格式 Ex: "userName": "youName@companyName.cn"
action 调用行为	string	50	getCatalog (fixed value) getCatalog (固定参数值) Ex: "action": " getCatalog "
authentication 验证码	string	255	Authentication key 验证用之加密公钥 ex: "authentication": " E1234567-123C-1234-123F-A1234567890"
catalogType 目录类别	string	50	Which Catalog that want to be retrieved 选择所需的基础代码类别 Ex: "catalogType": "getNationality"
versionDate 版本日期	dateTime		" "
Parament	DataType	Length	Description
userName 使用者名称	string	50	Email address format 电子邮件格式 Ex: "userName": "youName@companyName.cn"
action	string	50	getCatalog (fixed value)

调用行为			getCatalog (固定参数值) Ex: "action": " getCatalog "
authentication 验证码	string	255	Authentication key 验证用之加密公钥 ex: "authentication": " E1234567-123C-1234-123F-A1234567890"
catalogType 目录类别	string	50	Which Catalog that want to be retrieved 选择所需的基础代码类别 Ex: "catalogType": " getNationality "
versionDate 版本日期	dateTime		" "

Post data:

```
{
  "userName": "service@skybridge.com.tw ",
  "authentication": "30AC21B2-9EAA-4503-BOF0-7BE5C277ED75",
  "action": "getCatalog",
  "catalogType": "getNationality",
  "versionDate": "2019-04-31"
}
```

Output parameters:

Parament	DataType	Length	Description
responseTime 回传时间	DateTime	50	yyyy-mm-dd HH:mm:ss.ffff (required/必填)
responseCode 回传代码	int	4	4 digits number, reference to chapter 6. Return Code (required/必填)

			系统默认回传码, 长度为4的数字, 标准参考回传码定义, 系统默认回传码不足时 , 使用者可自定义代码, 请以数字2开头, 长度为4的数字 , 并明确在回传内容描述说明
result 回传结果	String[]		回传 Key/Value 格式字符串数组
NationalityId	int		国家代码
NationalityName	string	255	国家名称

Output data:

```
{
  "responseTime": "2019-05-08 13:34:22",
  "responseCode": "1000",
  "result": [
    {
      "NationalityId": 1,
      "NationalityName": "sample string"
    }
  ]
}
```

7.2 Get Civil Status/取得公民状态

Get The List of Civil Status

Input parameters/输入参数:

Parament	DataType	Length	Description
userName 使用者名称	string	50	Email address format 电子邮件格式

			Ex: "userName": "youName@companyName.cn"
action 调用行为	string	50	getCatalog (fixed value) getCatalog (固定参数值) Ex: "action": " getCatalog "
authentication 验证码	string	255	Authentication key 验证用之加密公钥 ex: "authentication": " E1234567-123C-1234-123F-A1234567890"
catalogType 目录类别	string	50	Which Catalog that want to be retrieved 选择所需的基础代码类别 Ex: "catalogType": " getCivilStatus "
versionDate 版本日期	dateTime		" "

Post data:

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

Output parameters:

Parament	DataType	Length	Description
responseTime 回传时间	DateTime	50	yyyy-mm-dd HH:mm:ss.ffff (required/必填)

responseCode 回传代码	int	4	4 digits number, reference to chapter 6. Return Code (required/必填) 系统默认回传码, 长度为 4 的数字, 标准参考回传码定义, 系统默认回传码不足时 , 使用者可自定义代码, 请以数字 2 开头, 长度为 4 的数字 , 并明确在回传内容描述说明
result 回传结果	String[]		回传 Key/Value 格式字符串数组
NationalityId	int		国家代码
NationalityName	string	255	国家名称

Output data:

```
{
  "responseTime": "2019-05-08 13:34:22",
  "responseCode": "1000",
  "result": [
    {
      "CivilStatusId": 1,
      "CivilStatus": "sample string"
    }
  ]
}
```

7.3 Get Identification Type/取得身份验证类别

Get The List of Identification Types

Input parameters/输入参数:

Parament	DataType	Length	Description
userName 使用者名称	string	50	Email address format 电子邮件格式 Ex: "userName": "youName@companyName.cn"
action 调用行为	string	50	getCatalog (fixed value) getCatalog (固定参数值) Ex: "action": " getCatalog "
authentication 验证码	string	255	Authentication key 验证用之加密公钥 ex: "authentication": " E1234567-123C-1234-123F-A1234567890"
catalogType 目录类别	string	50	Which Catalog that want to be retrieved 选择所需的基础代码类别 Ex: "catalogType": " getIdentificationType "
versionDate 版本日期	dateTime		" "

Post data:

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

Output parameters:

Parament	DataType	Length	Description
responseTime 回传时间	DateTime	50	yyyy-mm-dd HH:mm:ss.ffff (required/必填)
responseCode 回传代码	int	4	4 digits number, reference to chapter 6. Return Code (required/必填) 系统默认回传码, 长度为 4 的数字, 标准参考回传码定 义, 系统默认回传码不足时 , 使 用者可自定义代码, 请以数字 2 开头, 长度为 4 的 数字 , 并明确在回传内容描 述说明
result 回传结果	String[]		回传 Key/Value 格式字符串 数组
IdentificationId	int		身分验证类别 ID
IdentificationType	string	255	身分验证类别名称

Output data:

```
{
  "responseTime": "2019-05-08 13:34:22",
  "responseCode": "1000",
  "result": [
    {
      "IdentificationId": 1,
      "IdentificationType": "Company ID"
    },
    {
```

```

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

```

7.4 Get Town City/取得城市代码

Get The List of Town Cities with the related ProvinceId

Input parameters/输入参数:

Parament	DataType	Length	Description
userName 使用者名称	string	50	Email address format 电子邮件格式 Ex: "userName": "youName@companyName.cn"
action 调用行为	string	50	getCatalog (fixed value) getCatalog (固定参数值) Ex: "action": " getCatalog "
authentication 验证码	string	255	Authentication key 验证用之加密公钥 ex: "authentication": " E1234567-123C-1234-123F-A1234567890"
catalogType 目录类别	string	50	Which Catalog that want to be retrieved 选择所需的基础代码类别 Ex: "catalogType": " getTownCity "
versionDate 版本日期	dateTime		" "

Post data:

```
{
```

```

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

```

Output parameters:

Parament	DataType	Length	Description
responseTime 回传时间	DateTime	50	yyyy-mm-dd HH:mm:ss.ffff (required/必填)
responseCode 回传代码	int	4	4 digits number, reference to chapter 6. Return Code (required/必填) 系统默认回传码, 长度为 4 的数字, 标准参考回传码定义, 系统默认回传码不足时 , 使用者可自定义代码, 请以数字 2 开头, 长度为 4 的数字 , 并明确在回传内容描述说明
result 回传结果	String[]		回传 Key/Value 格式字符串数组
ProvinceId	int		省份代码 ID
TownCityId	int		城市代码 ID
TownCity	string	255	城市代码名称

Output data:

```

{
  "responseTime": "2019-05-08 13:34:22",

```

```

"responseCode": "1000",

"result": [

  {

    "TownCityId": 1,

    "TownCity": "Sallapadan",

    "ProvinceId": 1

  }

]

}

```

7.5 Get Province/取得省份代码

Get The List of Provinces

Input parameters/输入参数:

Parament	DataType	Length	Description
userName 使用者名称	string	50	Email address format 电子邮件格式 Ex: "userName": "youName@companyName.cn"
action 调用行为	string	50	getCatalog (fixed value) getCatalog (固定参数值) Ex: "action": " getCatalog "
authentication 验证码	string	255	Authentication key 验证用之加密公钥 ex: "authentication": " E1234567-123C-1234-123F-A1234567890"
catalogType 目录类别	string	50	Which Catalog that want to be retrieved 选择所需的基础代码类别 Ex: "catalogType": " getProvince "
versionDate	dateTime		" "

版本日期			
------	--	--	--

Post data:

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

Output parameters:

Parament	DataType	Length	Description
responseTime 回传时间	DateTime	50	yyyy-mm-dd HH:mm:ss.ffff (required/必填)
responseCode 回传代码	int	4	4 digits number, reference to chapter 6. Return Code (required/必填) 系统默认回传码, 长度为 4 的数字, 标准参考回传码定义, 系统默认回传码不足时 , 使用者可自定义代码, 请以数字 2 开头, 长度为 4 的数字 , 并明确在回传内容描述说明
result 回传结果	String[]		回传 Key/Value 格式字符串数组
ProvinceId	int		省份代码 ID
Province	string	50	省份名称

Output data:

```
{
  "responseTime": "2019-05-08 13:34:22",
  "responseCode": "1000",
  "result": [
    {
      "ProvinceId": 1,
      "Province": "sample string"
    }
  ]
}
```

7.6 Get Bank Code/取得银行代码

Get The List of Bank Code

Input parameters/输入参数:

Parament	DataType	Length	Description
userName 使用者名称	string	50	Email address format 电子邮件格式 Ex: "userName": "youName@companyName.cn"
action 调用行为	string	50	getCatalog (fixed value) getCatalog (固定参数值) Ex: "action": " getCatalog "
authentication 验证码	string	255	Authentication key 验证用之加密公钥 ex: "authentication": " E1234567-123C-1234-123F-A1234567890"
catalogType 目录类别	string	50	Which Catalog that want to be retrieved 选择所需的基础代码类别

			Ex: "catalogType": "getBankCode "
versionDate 版本日期	dateTime		" "

Post data:

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

Output parameters:

Parament	DataType	Length	Description
responseTime 回传时间	DateTime	50	yyyy-mm-dd HH:mm:ss.ffff (required/必填)
responseCode 回传代码	int	4	4 digits number, reference to chapter 6. Return Code (required/必填) 系统默认回传码, 长度为4的数字, 标准参考回传码定义, 系统默认回传码不足时 , 使用者可自定义代码, 请以数字2开头, 长度为4的数字 , 并明确在回传内容描述说明
result 回传结果	String[]		回传 Key/Value 格式字符串数组
BankCode	int		银行代码 ID

BankName	string	50	银行名称
----------	--------	----	------

Output data:

```
{
  "responseTime": "2019-05-08 13:34:22 ",
  "responseCode": "1000",
  "result": [
    {
      "BankCode": 1,
      "BankName": "sample string"
    }
  ]
}
```

8. Generate Barcode / 产生 7-11 还款条形码

The purpose of this API is to reduce the possibility of beneficiaries filling wrong contract number / amount. Once the barcode is generated, it will last for 24 hours. Lending need to generate the barcode from the returned code into a code 128-a of barcode in their Apps. Once beneficiaries go to 7-11 to do the collections, they can show tellers the barcode to process the collection. The collection flow WILL NOT change, after the teller scan the barcode, it will call the collection Inquiry again before any further process.

该 API 的目的是减少填写错误的合同编号/金额的可能性。条形码生成有效期 24 小时。客户需要在其 Apps 中将 API 返回的代码中的 referenceNumber 生成为 Code128-A 条形码。借款人转到 7-11 进行收款后，他们可以向店员显示条形码以处理收款。店员扫描条形码后，收款流程将不会改变，在进一步处理之前，它将再次调用收款查询。

Input parameters/输入参数:

Parament	DataType	Length	Description
userName 使用者名称	string	50	Email address format 电子邮件格式 Ex: "userName": "youName@companyName.cn" (required/必填)

action 调用行为	string	50	generate711Barcode (fixed value) generate711Barcode (固定参数值) Ex: "action": "generate711Barcode" (required/必填)
authentication 验证码	string	255	Authentication key 验证用之加密公钥 ex: "authentication": " E1234567-123C-1234-123F-A1234567890" (required/必填)
contractNumber 还款码	string	50	5 digits Prefix + 10 digits Contract number (required/必填)
name 姓名	string	255	Customer full name (use “,” to separate) Last name + “,” + First name + “,” + Middle name + “,” + Suffix (required/必填)
phone 手机号	string	50	Cell phone number (ex. 639221008333) 2 digits country code (ex. 63) 10digits phone number (ex. 9221008333) (required/必填)
amount 还款金额	decimal	(10,2)	second decimal place (ex. 3900.00) 还款金额, 必须是用户实际还款金额, 小数点最高 二位数 ex: "amount": 3400.00 (required/必填)

Post data:

{

```

"userName": "service@skybridge.com.tw ",
"action": " generate711Barcode",
"authentication": "30AC21B2-9EAA-4503-B0F0-7BE5C277ED75 ",
"contractNumber": "SKYXXXXXXXXXX",
"name": "MyName, This, Is",
"phone": "09123456789",
"amount": "3900"
}

```

Output parameters:

Parament	DataType	Length	Description
responseTime 回传时间	DateTime	50	yyyy-mm-dd HH:mm:ss.ffff (required/必填)
responseCode 回传代码	int	4	4 digits number, reference to chapter 6. Return Code (required/必填) 系统默认回传码, 长度为 4 的数字, 标准参考回传码定义, 系统默认回传码不足时 , 使用者可自定义代码, 请以数字 2 开头, 长度为 4 的数字 , 并明确在回传内容描述说明
responseDescription 回传结果	string		
referenceNumber	string	50	Generated Code

Output data:

```

{
"responseTime": "2019-10-18 16:19:44.5409",

```

```

"responseCode": "1000",

"responseDescription": "Success",

"referenceNumber": "9919-2940-0349"

}

```

根据 API 返回的 referenceNumber 生成为 Code128-A 条形码，如下：



9. Return Code/回传讯息定义

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

Error Code	Error Description
1000	Success. 成功
-1000	Post context is not valid. 上传内容不正确
-1001	Verification failed. 验证失败
-1002	Service function incorrect. 服务功能不正确
-1008	Control number is already exists. 提款码已经存在
-1009	Unpredictable exception occurs. 出现例外错误状况
-1010	Store data doesn't success, please inform contact windows. 数据储存不成功, 请联络客服人员
-1011	Missing necessary parameter 遗漏必要参数
-1012	Control number invalid or expired

	取款码的前缀字符串不正确
-1013	Backend exception occurs. 发生后台例外错误
-1014	Control number of prefix is incorrect. 取款码的前缀字符串不正确
-1015	Contract number is invalid. 还款码错误
-1016	Insufficient balance. 余额不足
-1017	The contract number of status is completed. 还款码状态为已完成
-9999	Return the error message of front-end system 前端系统返回错误讯息
-1019	Bank province is incorrect. 银行省分不正确
-1020	Bank city is incorrect. 银行城市不正确
-1021	Bank No is incorrect. 银行编号不正确
-1022	Invalid Accountnumber 失效账号
-1023	General System Error 一般系统错误
-1024	Same accountNo and amount can't be sent within 3 minutes. 相同的账户编号及余额, 3 分钟内不能重复发送
-1025	Remote server can't be reached, please try again. 无法连接远程服务, 请重试

-1026	Transactions has been paid. 该交易已拨款/还款完成
-1027	Wallet balance limit exceeded 钱包余额超过限制
-1029	There is no update to Catalog 没有目录更新
-1030	Id which is brought, is not exist 所携带的 ID 不存在
-1031	Collection collect cannot be repeated within 3 minutes 3 分钟内, 不可重复进行还款交易
-1032	Your IP xxx is not whitelisted. Please contact Support Team. IP 地址不在安全白名单内, 请连络技术人员
-1033	Target GCash Wallet is not registered GCash 电子钱包没有注册
-1034	Wrong Protocol 协议错误

10. WithdrawChannel/支付管道

Code	Support API	Protocol	Channel	Description
1	4.1 - Real-Time	4.1 PayoutInquiry/支付确认 4.2 PayoutIPayout/回复支付成功	M Lhuillier	Remittance store 汇款店
5	3.1 - Real-Time (沟通机制区分成二阶段, 第一阶段, 客户推送支付信息。第二阶段, 和渠道回复支付状态)	3.1 PayoutQueue/通知支付 3.2 PayoutQueuePayout/通知支付成功	Bank	Bank 银行
6	3.1 - Real-Time (沟通机制区分成二阶段, 第一阶段, 客户推送支付信息。第二阶段, 和渠道回复支付状态)	3.1 PayoutQueue/通知支付 3.2 PayoutQueuePayout/通知支付成功	GCash	Electronic wallet 电子钱包

7	3.1 - Real-Time (沟通机制区分成二阶段, 第一阶段, 客户推送支付信息。第二阶段, 和渠道回复支付状态)	3.1 PayoutQueue/通知支付 3.2 PayoutQueuePayout/通知支付成功	Coins	Electronic wallet 电子钱包
9	4.1 - Real-Time	4.1 PayoutInquiry/支付确认 4.2 PayoutIPayout/回复支付成功	RD Pawnshop	Remittance store 汇款店

10.1 API & Channel Matrix Table / 界面与管道使用表

API Name	ML	RD	GCash	Coins	Bank	7-11
3.1 payoutQueue			V	V	V	
3.2 payoutQueuePayout			V	V	V	
3.3 cancelPayout						
4.1 PayoutInquiry	V	V				
4.2 PayoutPayout	V	V				
4.3 CollectionInquiry	V	V				V
4.4 CollectionCollect	V	V				V

11. PayChannel/还款管道

Code	Protocol	Channel	Description
1	还款 4.3 CollectionInquiry/还款确认 4.4 CollectionCollect/通知还款成功	M Lhuillier	Remittance store 汇款店
6	还款 4.3 CollectionInquiry/还款确认 4.4 CollectionCollect/通知还款成功	Gcash	Electronic wallet 电子货币包
9	还款 4.3 CollectionInquiry/还款确认 4.4 CollectionCollect/通知还款成功	RD Pawnshop	Remittance store 汇款店
10	还款 4.3 CollectionInquiry/还款确认	7-11	Convenience store 便利商店

	4.4 CollectionCollect/通知还款成功		
12	还款 4.3 CollectionInquiry/还款确认 4.4 CollectionCollect/通知还款成功	True Money	Remittance store 汇款店
99	还款 4.3 CollectionInquiry/还款确认 4.4 CollectionCollect/通知还款成功	others	All PayChannel under the ECPAY group, but not including GCASH and 7-11 在 ECPAY 的集团下所有还款管道, 但不包含 GCASH 及 7-11