

# **UPC Secure Page**

API Integration
Version 2.0



Version	Date	Author	Note
1.0	09-03-2022	Huỳnh Hữu Lộc	
2.0	10-03-2022	Huỳnh Hữu Lộc Add Integration Flow and Demo section	





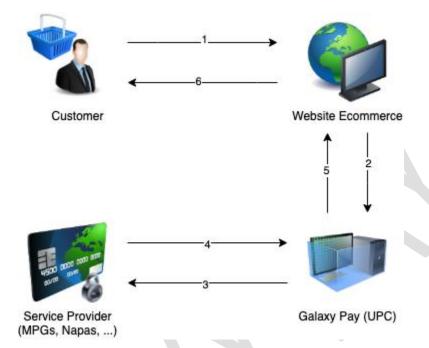
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### 1 Overview

### 1.1 Integration Flow



- 1. Customer makes a purchase on the E-commerce Website and makes an Online Payment for the Order
- 2. E-commerce website establishes a payment request to UPC and redirects customers to UPC Secure Page with endpoint URL.
- 3. UPC processes Payment requests sent by e-commerce website. Customers proceed to enter the required information to make payment.
- 4. The customer enters information to verify the customer's account and authenticate the transaction.
- 5. Successful transaction at the Service Provider, UPC proceed:
  - Redirect customers to e-commerce website (Result URL)
  - Notify the E-commerce website of the customer's payment results through the IPN URL.
     Merchant updates UPC payment results sent at this URL.
- 6. Merchant displays transaction results to customers

### 1.2 Demo

Demo		Link
Live Demo		https://uat-merchant.galaxypay.vn:8000
Source Demo	.NET	https://gitlab.com/gpay-sample/upc/upc-dotnet
React & Node JS		https://gitlab.com/gpay-sample/upc/gpay_upc_demo



### 1.3 Message Structure

Service: REST APIHTTP Method: POST

- Content Type: application/json

### The request structure:

#	Component	Level	Param	Description	
1		L1	merchantKey	Key for authentication request. Provided by <b>UPC</b> .	
3	Request Header	L1	Accept	Accept encoding: application/json	
4	4		Content-Type	Request content type: application/json	
5	Request Body	L1		Content of request	

### 1.4 Integration Keys

Name	Value	Note
Endpoint	https://uat-payment.hdbank.com.vn:6969/transaction	Use for UAT only
SHA 256 Salt	GO@2021	Use for Signature
AES Key (HEX)	9d5b2dfde02abb9a49fc2bba7c26862ac44314f732ac975 32f5055d877c49d68	Use for Decrypt data
Merchant Key	UPC will provided detail when integration	Use in Request Header

### 1.5 Response Code Table

Response Code	Description
00	Success
400	Bad Request
401	Invalid Merchant Key
499	Cancel by User



### 1.6 Encryption & Decryption Algorithm

- Use **AES 256** to decrypt response data that receive from UPC.

Key	Hex String (256)	
Encoding	UTF8	
Padding Mode	PKCS7	
Cipher Mode	CBC	
IV	000000000000000000000000000000000000000	

### Example:

Нех Кеу	9d5b2dfde02abb9a49fc2bba7c26862ac44314f732ac97532f5055d877c49d68
Encrypted Data	2ec9a9d930ae9874a903fcd984e8b56777b3dd6cb063bb4d4182b631c6c84f17d 3491297013846a8331aa4a8c42a683c37b4d58ac4afdd16fc4c694dfc5546aa6169 61501af147bfe638762504553bd6a68798c4d70308ae955694a8e49c3fde114093 9f240cd34f132c4270131ec8b6768356713f1c5bcff8fa3f8e950712839f38e11a4a 4a574cf9d8c7a286e3743e297e1d3088cd6d87ac1ad59d16e816f195cbb03c1994 ba6e610633a90d53fb6c47321627ccc176ad977182e6cac1377e1b43c2ea6447a4 d80bccf529df82b2c2eb05c8c5416885af7cf797c3d7fd1d978383799cc8260256b 304feeb0905ce89fb6b4ac9daa8cc875799d881f50283e10ef14afa8971b161af59 eff9b3dab2338e86478e3b1344ee8739c1a7524d4a7c709574a72b50e1ea1d4be 606faa272dd9e970100e0f2b9d47ffa14d69b621eee38205e64550edd8f711f23c7 32ca92b87af838b318ec2c4ee07163d60643e68afa8bcce544a29536556b3a6389 04ad1e1fdd11445001daa4a147a4006f583070bfa6f7ca330c59fe8036a3b318945 347fa1b2a1ffff89b3a78607624eedf5e9a72af807bac5e63f2e727a6e466e4965c8 f1dcdb503b24d512729eb24a0985cf80aebfa310fc25ceee8e5f92f33222775b24c bf37b4a4e3b285ce0cebccc18140
Decrypt Data	{"responseCode":"00","responseMessage":"SUCCESS","pay_timestamp":164620 8061,"pay_amount":"12001","language":"en","orderld":"e371f9dc-9139-48c4-9188-e273b553b597","billNumber":"206153040447","orderAmount":"12001","order Description":"this is order description","orderCurrency":"VND","cardType":"atm","cardScheme":"970437", "token":"","order_timestamp":1646208020866,"client_ip_addr":"1.1.1.1","uph Parameters":{"ip":"14.241.237.122","agent":"Safari 15.3","device":"Mac"}}



### 1.7 Signature Algorithm

- Flatten json objects into a single-depth Object.
- Sort the json keys with alphabetical order to create the sign data by concat the json string values.
- Apply hash algorithm **SHA256** with **Salt**.

```
Signature = SHA256(SignData + Salt)
```

### **Example:**

Salt	GO@2021
JSON Data	{     "billNumber": 205249008064,     "orderAmount": 100000,     "orderCurrency": "VND",     "orderDescription": "DEMO TRANSACTION",     "cardType": "atm",     "bank": "970437",     "otp": "on",     "request": "purchase",     "token": "",     "language": "vi",     "client_ip_addr": "1.1.1.1",     "order_timestamp": 1646797594,     "uphParameters": {         "ip": "1.1.1.1",         "agent": "Chrome 96.0",         "device": "Windows"     } }
Sign Data	970437205249008064atm1.1.1.1vi100000VNDDEMO TRANSACTION1646797594onpurchaseChrome 96.0Windows1.1.1.1
Signature	dd3c7de9428c7c51a3797b4a9494455849ac0b5376c1ce01308fc996d95654fa



### 1.8 Card BIN Table

Viet Nam Local Banks	BIN
Ngân hàng TMCP Á Châu	970416
Ngân hàng TMCP Ngoại thương Việt Nam	970436
Ngân hàng Wooribank	970457
Ngân hàng TMCP Bưu Điện Liên Việt	970449
Ngân hàng TNHH Indovina	970434
Ngân hàng TMCP Nam Á	970428
Ngân hàng Liên Doanh Việt Nga	970421
Ngân hàng TMCP Đại Chúng Việt Nam	970412
Ngân hàng TMCP Sài Gòn Thương Tín	970403
Ngân hàng Nông Nghiệp và Phát triển Nông Thôn Việt Nam	970405
Ngân hàng TMCP Sài Gòn Công Thương	970400
Ngân hàng TMCP Xăng Dầu Petrolimex	970430
Ngân hàng TMCP Kiên Long	970452
Ngân hàng TMCP Bản Việt	970454
Ngân hàng TMCP Việt Nam Thương Tín	970433
Ngân hàng TNHH MTV Shinhan Việt Nam	970424
Ngân hàng TMCP Quốc Tế	970441
Ngân hàng TMCP Đông Á	970406
Ngân hàng TMCP Sài Gòn - Hà Nội	970443



Ngân hàng TMCP Đầu tư và Phát triển Việt Nam	970418
Ngân hàng TMCP Quốc Dân	970419
Ngân hàng TMCP Việt Á	970427
Ngân hàng TMCP Hàng Hải Việt Nam	970426
Ngân hàng TMCP An Bình	970425
Ngân hàng TMCP Phương Đông	970448
Ngân hàng TMCP Sài Gòn	970429
Ngân hàng TMCP Đông Nam Á	970440
Ngân hàng TMCP Xuất nhập khẩu Việt Nam	970431
Ngân hàng TMCP Công Thương Việt Nam	970415
Ngân hàng TNHH MTV Public Việt Nam	970439
Ngân hàng TMCP Việt Nam Thịnh Vương	970432
Ngân hàng TMCP Quân Đội	970422
Ngân hàng TMCP Bảo Việt	970438
Ngân hàng TMCP Đại Dương	970414
Ngân hàng TNHH MTV Hongleong Việt Nam	970442
Ngân hàng TMCP Kỹ thương Việt Nam	970407
Ngân hàng TM TNHH MTV Dầu Khí Toàn Cầu	970408
Ngân hàng TMCP Phát Triển Thành Phố Hồ Chí Minh	970437
Ngân hàng TMCP Tiên Phong	970423



### 1.9 Card Test Information

### 1.9.1 International (via MPGs)

Network	Card Number	Expiry Date	CVV
Mastercard	5123450000000008	01/39	100
	2223000000000007	01/39	100
	511111111111111	01/39	100
	2223000000000023	01/39	100
Visa	4508750015741019	01/39	100
	4012000033330026	01/39	100

## 1.9.2 Viet Nam Local Banks (via Napas)

Card Number	Card Holder Name	Issue Date	ОТР
970400000000018	Nguyen Van A	03/07	otp
9704020000000016	Nguyen Van A	03/07	otp



### 2 API Specfication

### 2.1 Definition Table

Definition	Remark
Mandatory (M)	Required when call API
Optional (O)	DOT NOT Required when call API
Condition (C)	Base on Condition of another field when call API, that field can be Required or Optional

### 2.2 Secure Page API

Use to create a payment request to UPC Secure Page.

### 2.2.1 Request Message

Level	Field Name	Data Type	Required	Description
1	billNumber	String	M	Merchant Bill number or Transaction ID
1	orderAmount	Number	M	Transaction Amount
1	orderCurrency	String	M	VND or USD
1	orderDescription	String	M	Transaction Description
1	order_timestamp	String	M	Transaction time stamp (Unix time stamp)
1	cardType	String	М	atm or international atm: Napas Local Bank international: Visa and Master Card
1	bank	String	С	Send Local BIN (More detail in Card BIN Table) when cardType = atm 970437: HD Bank 970403: Sacombank  Send VISA or MASTER When cardType = international
1	otp	String	0	Set default value: <b>on</b>
1	request	String	M	Set default value: purchase



1	client_ip_addr	String	0	Client IP address
1	language	String	М	vn or us vn: Vietnamese us: English
1	signature	String	М	View <b>Signature Algorithm</b> section for more detail

### Example

```
"billNumber": 205249008064,
"orderAmount": 100000,
"orderCurrency": "VND",
"orderDescription": "DEMO TRANSACTION",
"cardType": "atm",
"bank": "970437",
"otp": "on",
"request": "purchase",
"token": "",
"language": "vi",
"client_ip_addr": "1.1.1.1",
"order_timestamp": 1646801369,
"uphParameters": {
  "ip": "1.1.1.1",
  "agent": "Chrome 96.0",
  "device": "Windows"
"signature": "3142823eca766f6ab46011d20c3726c1f9496abc0c74c4cbd9509d9f3e10e76a"
```



### 2.2.2 Response Message

Level	Field Name	Data Type	Required	Description
1	orderld	String	M	UPC transaction ID
1	responseCode	String	M	See Response Code Table for detail
1	endpoint	String	M	Secure page URL (Use for Redirect to Secure page)
1	signature	String	M	Response signature

### Example

```
{
    "orderId": "3fd93bd0-a64d-435b-91ee-27b051457304",
    "responseCode": "00",
    "endpoint": "https://uat-payment.hdbank.com.vn:6969/transaction/3fd93bd0-a64d-435b-91ee-
27b051457304",
    "signature": "21cf195e51aaf6b5dcd2e9db4439b2053be90e2adafea3adbc8746f9dc9b15b7"
}
```



### 2.3 Cancel URL PostBack

Use for Merchant to redirect customer to cancel payment page.

### 2.3.1 Response Message

Level	Field Name	Data Type	Required	Description
1	orderId	String	М	UPC Transaction ID
1	data	String	М	Response data encrypted by AES 256

### Example

```
{
"orderId": "2a94fd42-0efd-428c-a872-54d5cf8f19b0",
"data":
```

"2ec9a9d930ae9874a903fcd984e8b5671a239e325e9cf4a163ab4b5a5fea8348555563d69f83c74f5974d922d2d2a174ac103ff22f4f38be02f9979789ffcf1431f7532d77e94116bf5af3f3c2109d601f443f7f486cba783b5a491fcee063122dfde90a43d4bc2d83631db072843ed6e79d9e48aed9c57dc2eb84b43b9468e673bfaa8c3e3ce6cf7b77ba6901ad7c9c"

Decrypted Data with AES 256

```
{
  "responseCode": "499",
  "responseMessage": "Canceled by user",
  "uphParameters": {
     "ip": "1.1.1.1",
     "agent": "Chrome 96.0",
     "device": "Windows"
  }
}
```



### 2.4 Result & IPN PostBack

- Result URL: Use for Merchant to show result for Customer
- IPN URL: Use for Merchant to receive payment result and process business workflow.

#### 2.4.1 Response Message

Level	Field Name	Data Type	Required	Description
1	orderId	String	М	UPC Transaction ID
1	data	String	М	Response data encrypted by AES 256
1	signature	String	М	Response signature

#### **Example**

```
{
"orderId": "2a94fd42-0efd-428c-a872-54d5cf8f19b0",
"data":
```

"2ec9a9d930ae9874a903fcd984e8b5675f194086fc505e017500eef5989e80a60d6455964b2ab118150 23694b18fff9536b8ae2ad85d407ca198040d394fd4fd30dbb0b7f1394e8eb4ad88cd0cd5d6883f77313 dc3284f3fb064047e793ed3764500052e845a5fde18465de036766345b9b231824554c75fe0f6dd9a9ee a1986b557ce60108874596e82b412096b33977cdc01e6821d0fff3e6e85f119f915556e10867363b7f37 a19054364b2ae05a314fd72fbe21a9313e76cdeb94c78feafe89859ce94377cde8f808be261cf93a8e180 7fce347ad5f722062f8d3318db15d410a758c8b4b91c4e23e6b625a293deadf46254e3e31e7f7e0d942e eff8bc1ef01a45f045671b5679b066e9476ea54ce388a923129ed886ce01e25119fdc15721574017da06 ed58a5fff0b5d0370a833a75df51c89eebd6d168688a7624d015f080ce33cde08c50aa1b8f773686be71 b6f24ac80a130825cebe2bbc6ca3d427e4c5ac41d2e7cd9ee32832fee080bbc0979e564a7e803eed342d fbd16de81939dd9d581c83ad1d32efb557b58694c09dba36a9f14634a2d77015d21eff2d6e452927d33f ee41bdac80866da1d71b33ee083440a5df5ecdc33ea23f3e554181e2c560404d8afbbf879a4655df8d1e 72f7",

"signature": "425e1ae7daa783fef1afc8b25af417c8b7a6f07cc8e5b24de912a1f37f1a63cc"

### Decrypted Data with AES 256

```
"responseCode": "117",
"responseMessage": "Merchant is not found",
"pay_timestamp": 1646802548,
"pay_amount": 10969,
"language": "vi",
"orderId": "2a94fd42-0efd-428c-a872-54d5cf8f19b0",
"billNumber": "18804",
"orderAmount": 10969,
"orderDescription": "test paymnet",
"orderCurrency": "VND",
"cardType": "atm",
```



```
"cardScheme": "970437",
   "token": "",
   "order_timestamp": 1646802413,
   "client_ip_addr": "1.1.1.1",
   "uphParameters": {
        "ip": "1.1.1.1",
        "agent": "Chrome 96.0",
        "device": "Windows"
   }
}
```

