LuckyPay 支付平台接口文档

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1. **说明**

**1.1 准备工作**

商户接入前需要先获取网关地址、商户号、密钥三个关键信息

**1.2 请求方式**

接口均采用 post 方式，content-type为application/json

**1.3 网关应答**

所有接口均以 json 格式返回数据，json 结构如下

|  |  |  |
| --- | --- | --- |
| { |  |  |
| code: string | [状态代码](#page14) |  |
| msg: string | 消息，成功时可以忽略 | |
| sign: string | 签名 | |
| biz: {} | 业务节点，不同的业务接口里的业务参数不一样 | |
| } |  |  |
|  |  |  |

**注意事项**

* 仅当业务处理成功时(code=SUCCESS)才返回 sign 和 biz 节点
* 根据业务需要，biz 节点有可能会增加本文档未声明的新的业务参数
* sign 由 biz 中所有参数按[签名规则](#page2)加密所得

**1.4 签名规则**

第一步：假设商户发送或者接收到的数据为集合 M，将集合 M 内非空参数以字典序升序排列拼接成 URL 键值对格式的字符串 originalSignStr

假设集合 M 参数如下

payType=OnlineAlipayH5

tradeSummary=交易摘要

merchantParam=

userTerminal=PC

merchantNo=10000001

根据签名规则得到以下结果

String originalSignStr =

"merchantNo=10000001&payType=OnlineAlipayH5&tradeSummary=交易摘要

&userTerminal=PC"

第二步：将密钥直接拼接到第一步得到的 originalSignStr 后面，得到最终的待加密字符串

假设商户密钥为 4cb3d3f7048a428092dda2600981ba18，拼接后结果为 originalSignStr = "merchantNo=10000001&payType=OnlineAlipayH5&tradeSummary= 交易摘要&userTerminal=PC4cb3d3f7048a428092dda2600981ba18"

第三步：对 originalSignStr 进行 md5 加密，得到签名(小写的)



String sign = md5(originalSignStr);

签名为 4af46cb967f229b1efe171ade66d529f

**注意事项**

* 参数名以字典序升序排列拼接，就是 ASCII 码从小到大排列拼接
* 非空参数不参与加密，就是值为 null 或""的参数
* 加密方式为 md5 加密
* 参数值不要进行编码转换
* 网关验证签名时大小写敏感

**1.5 编码**

网关使用 utf-8 编码

1. **接口**

**2.1 创建支付订单**

**接口地址：**[网关地址](#page2)/paygateway/pay

**请求参数**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **参数** | **类型** | **长度** | **必填** |  | **说明** | | |
|  |  |  |  |  |  |  |  |
| merchantNo | string | max(50) | 是 |  | 商户号 | | |
|  |  |  |  |  |  |  |  |
| merchantOrderNo | string | max(50) | 是 |  | 商户订单号 | | |
|  |  |  |  |  |  |  |  |
| merchantReqTime | string | 14 | 是 |  | 请求时间(yyyyMMddHHmmss) | | |
|  |  |  |  |  |  |  |  |
| orderAmount | float | (10,2) | 是 |  | 订单金额(元)，保留两位小数 | | |
|  |  |  |  |  |  |  |  |
| tradeSummary | string | max(100) | 是 |  | 交易摘要 | | |
|  |  |  |  |  |  | |  |
| payModel | string | max(50) | 是 |  | [支付模式](#page11) ,Direct | | |
|  |  |  |  |  |  |  |  |
| payType | string | max(50) | 是 |  | [支付方式](#page11),gcash。所有支付方式在下面 | | |
|  |  |  |  |  |  |  |  |
| bankCode | string | max(50) |  |  | [银行代码](#page11) , 可以填空或不传 | | |
|  |  |  |  |  |  |  | |
| cardType | string | max(50) | 是 |  | [银行卡类型](#page13)，DEBIT | | |
|  |  |  |  |  |  | |  |
| userTerminal | string | max(50) | 是 |  | [用户终端](#page13) ，Phone,PC | | |
|  |  |  |  |  |  |  | |
| userIp | string | max(50) | 是 |  | 付款人 IP | | |
|  |  |  |  |  |  | | |
| thirdUserId | string | max(50) |  |  | 商户平台里的付款人 ID | | |
|  |  |  |  |  |  | | |
| cardHolderName | string | max(50) |  |  | 付款人姓名 | | |
|  |  |  |  |  |  | | |
| cardNum | string | max(50) |  |  | 银行卡号 | | |
|  |  |  |  |  |  | | |
| idType | string | max(50) |  |  | 证件类型，默认 01(身份证) | | |
|  |  |  |  |  |  | | |
| idNum | string | max(50) |  |  | 证件号码 | | |
|  |  |  |  |  |  | | |
| cardHolderMobile | string | max(50) |  |  | 手机号码 | | |
|  |  |  |  |  |  |  |  |
| frontNoticeUrl | string | max(100) |  |  | 前台通知地址 | | |
|  |  |  |  |  |  | | |
| backNoticeUrl | string | max(100) | 是 |  | 异步通知地址 | | |
|  |  |  |  |  |  | | |
| merchantParam | string | max(500) |  |  | 商户回传参数 | | |
|  |  |  |  |  | 异步通知时将此值原串返回给商户 | | |
|  |  |  |  |  |  | | |
| sign | string | 32 | 是 |  | 签名 | | |
|  |  |  |  |  |  |  |  |
| **网关应答** |  |  |  |  |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| { | 数据结构详见[网关应答](#page2)节点 | | | |
| code: string | [状态代码](#page14) |  |  |  |
| msg: string | 消息，成功时可以忽略 | | | |
| sign: string | 签名 | | | |
| biz: { |  |  |  |  |
| platformOrderNo: string | 平台订单号 | | | |
| payUrl: string | 支付链接 | | | |
| } |  |  |  |  |
|  |  |  |  |  |
| } |  |  |  |  |
|  |  |  |  |  |

**2.2 发起支付**

* 非扫码类支付订单调用
* 接口地址为[创建支付订单](#page4)时返回的 payUrl 参数
* 客户端浏览器以 get 方式访问接口地址
* 直连模式：直接跳转下单时选择的对应支付方式进行支付
* 非直连模式：进入网关提供的收银台，由用户选择支付方式支付

**2.3 支付通知**

**通知说明：**订单支付成功后网关主动通知商户接口

支付结果以此通知为准

**通知地址：**商户[创建支付订单](#page4)时带的异步通知地址

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **通知参数** |  |  |  |  |
|  |  |  |  |  |
| { | 数据结构详见[网关应答](#page2)节点 | | | |
| code: string | [状态代码](#page14) |  |  |  |
| msg: string | 消息，成功时可以忽略 | | | |
| sign: string | 签名 | | | |
| biz: { |  |  |  |  |
| merchantNo: string | 商户号 | | | |
| merchantOrderNo: string | 商户订单号 | | | |
|  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| platformOrderNo: string | 平台订单号 | |
| orderStatus: string | [支付订单状态](#page13) |  |
| orderAmount: string | 订单金额(元)，保留两位小数 | |
| merchantParam: string | 商户回传参数，商户有带入时存在 | |
|  |  |  |

}

}

**商户应答**



商户接口正常收到请求后需返回 SUCCESS

如未正确应答，网关将在接下来的 24 小时内按一定的策略多次发送到商户

**2.4 创建代付订单**

**接口地址：**[网关地址](#page2)/paygateway/settlement

**请求参数（注--必填有则填写，实在无随便填，不可留空）**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **参数** | **类型** | **长度** | **必填** |  | **说明** | |
|  |  |  |  |  |  |  |
| merchantNo | string | max(50) | 是 |  | 商户号 | |
|  |  |  |  |  |  |  |
| merchantOrderNo | string | max(50) | 是 |  | 商户订单号 | |
|  |  |  |  |  |  |  |
| merchantReqTime | string | max(14) | 是 |  | 请求时间(yyyyMMddHHmmss) | |
|  |  |  |  |  |  |  |
| orderAmount | float | max(10,2) | 是 |  | 订单金额(元)，保留两位小数 | |
|  |  |  |  |  |  |  |
| tradeSummary | string | max(100) | 是 |  | 交易摘要 | |
|  |  |  |  |  |  |  |
| bankAccountNo | string | max(50) | 是 |  | 收款人卡号 | |
|  |  |  |  |  |  |  |
| bankAccountName | string | max(50) | 是 |  | 持卡人姓名（全名） | |
|  |  |  |  |  |  |  |
| province | string | max(50) | 是 |  | 开户行所属省 | |
|  |  |  |  |  |  |  |
| city | string | max(50) | 是 |  | 开户行所属市 | |
|  |  |  |  |  |  |  |
| bankName | string | max(50) | 是 |  | 开户行名称 | |
|  |  |  |  |  |  | |
| bankCode | string | max(50) | 是 |  | [银行代码](#page11)（gcash填 Globe Gcash） | |
|  |  |  |  |  |  |  |
| orderReason | string | max(100) | 是 |  | 代付原因/用途 | |
|  |  |  |  |  |  | |
| requestIp | string | max(50) | 是 |  | 请求 IP | |
|  |  |  |  |  |  | |
| backNoticeUrl | string | max(100) | 是 |  | 异步通知地址 | |
|  |  |  |  |  |  | |
| merchantParam | string | max(500) |  |  | 商户回传参数 | |
|  |  |  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| sign | |  | string | max(32) |  | 是 | 签名 | | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
| **网关应答** | |  |  |  |  |  |  |  |  |  |  |
|  | |  |  |  |  |  | |  |  |  |  |
|  | { |  |  |  |  | 数据结构详见[网关应答](#page2)节点 | | | | |  |
|  | code: string | | | |  | [状态代码](#page14) | |  |  |  |  |
|  | msg: string | | | |  | 消息，成功时可以忽略 | | | | |  |
|  | sign: string | | | |  | 签名 |  |  |  |  |  |
|  | biz: { | | | |  |  |  |  |  |  |  |
|  |  | merchantNo: string | | |  | 商户号 |  |  |  |  |  |
|  |  |  | | |  |  | | |  | |  |
|  |  | merchantOrderNo: string | | |  | 商户订单号 | | | | |  |
|  |  | platformOrderNo: string | | |  | 平台订单号 | | | | |  |
|  |  | orderStatus: string | | |  | [代付订单状态](#page13)，此时为待划款状态 | | | | |  |
|  | } |  |  |  |  |  |  |  |  |  |  |
|  | } |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |

**2.5 代付通知**

**通知说明：**订单状态变更(划款成功或划款失败)后网关主动通知商户接口

代付结果以此通知为准

**通知地址：**商户[创建代付订单](#page6)时带的异步通知地址

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **通知参数** |  |  |  |  |
|  |  |  |  |  |
| { | 数据结构详见[网关应答](#page2)节点 | | | |
| code: string | [状态代码](#page14) |  |  |  |
| msg: string | 消息，成功时可以忽略 | | | |
| sign: string | 签名 | | | |
|  |  |  |  |  |
| biz: { |  |  |  |  |
| merchantNo: string | 商户号 | | | |
| merchantOrderNo: string | 商户订单号 | | | |
| platformOrderNo: string | 平台订单号 | | | |
| orderStatus: string | [代付订单状态](#page13) | |  | |
| orderMsg:string | 订单失败原因 | | | |
| orderAmount: string | 订单金额(元)，保留两位小数 | | | |
|  |  |  |  |  |

merchantParam: string 商户回传参数，商户有带入时存在

}

}

**商户应答**



商户接口正常收到请求后需返回 SUCCESS

如未正确应答，网关将在接下来的 24 小时内按一定的策略多次发送到商户

**2.6 查询支付订单**

**接口地址：**[网关地址](#page2)/paygateway/query/pay

**请求参数**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **参数** | **类型** |  | **长度** |  | **必填** | **说明** | | | |  |
|  |  |  |  |  |  |  |  |  |  |  |
| merchantNo | string |  | max(50) |  | 是 | 商户号 | | | |  |
|  |  |  |  |  |  |  |  |  |  |  |
| merchantOrderNo | string |  | max(50) |  |  | 商户订单号 | | | |  |
|  |  |  |  |  |  |  |  |  |  |  |
| platformOrderNo | string |  | max(50) |  |  | 平台订单号 | | | |  |
|  |  |  |  |  |  |  |  |  |  |  |
| sign | string |  | 32 |  | 是 | 签名 | | | |  |
|  |  |  | |  |  |  |  |  |  |  |
| 商户订单号和平台订单号不能同时为空 | | | |  |  |  |  |  |  |  |
| **网关应答** |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  | |  |  |  |  |
| { |  |  |  |  | 数据结构详见[网关应答](#page2)节点 | | | | |  |
| code: string |  |  |  |  | [状态代码](#page14) | |  |  |  |  |
| msg: string |  |  |  |  | 消息，成功时可以忽略 | | | | |  |
| sign: string |  |  |  |  | 签名 |  |  |  |  |  |
| biz: { |  |  |  |  |  |  |  |  |  |  |
| merchantNo: string | | |  |  | 商户号 |  |  |  |  |  |
|  | | | |  |  | | |  | |  |
| merchantOrderNo: string | | | |  | 商户订单号 | | | | |  |
| platformOrderNo: string | | | |  | 平台订单号 | | | | |  |
| orderStatus: string | | | |  | [支付订单状态](#page13) | | |  | |  |
| payTime: string | | |  |  | 支付时间(yyyyMMddHHmmss)，支付成功时存在 | | | | |  |
| } |  |  |  |  |  |  |  |  |  |  |
| } |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |

**2.7 查询代付订单**

**接口地址：**[网关地址](#page2)/paygateway/query/settlement

**请求参数**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **参数** |  | **类型** |  | **长度** |  | **必填** | **说明** | | | |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| merchantNo | |  | string |  | max(50) |  | 是 | 商户号 | | | |  |
|  | |  |  |  |  |  |  |  |  |  |  |  |
| merchantOrderNo | |  | string |  | max(50) |  |  | 商户订单号 | | | |  |
|  | |  |  |  |  |  |  |  |  |  |  |  |
| platformOrderNo | |  | string |  | max(50) |  |  | 平台订单号 | | | |  |
|  | |  |  |  |  |  |  |  |  |  |  |  |
| sign | |  | string |  | 32 |  | 是 | 签名 | | | |  |
|  | | |  |  | |  |  |  |  |  |  |  |
| 商户订单号和平台订单号不能同时为空 | | | | | |  |  |  |  |  |  |  |
| **网关应答** | |  |  |  |  |  |  |  |  |  |  |  |
|  | |  |  |  |  |  |  | |  |  |  |  |
|  | { |  |  |  |  |  | 数据结构详见[网关应答](#page2)节点 | | | | |  |
|  | code: string |  |  |  |  |  | [状态代码](#page14) | |  |  |  |  |
|  | msg: string |  |  |  |  |  | 消息，成功时可以忽略 | | | | |  |
|  | sign: string |  |  |  |  |  | 签名 |  |  |  |  |  |
|  | biz: { |  |  |  |  |  |  |  |  |  |  |  |
|  | merchantNo: string | | | |  |  | 商户号 |  |  |  |  |  |
|  | merchantOrderNo: string | | | | |  | 商户订单号 | | | | |  |
|  | platformOrderNo: string | | | | |  | 平台订单号 | | | | |  |
|  | orderStatus: string | | | | |  | [代付订单状态](#page13) | | | | |  |
|  | orderMsg:string | | | | |  | 代付失败原因 | | | | |  |
|  | } |  |  |  |  |  |  |  |  |  |  |  |
|  | } |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |

**2.8 查询余额**

**接口地址：**[网关地址](#page2)/paygateway/query/balance

**请求参数**

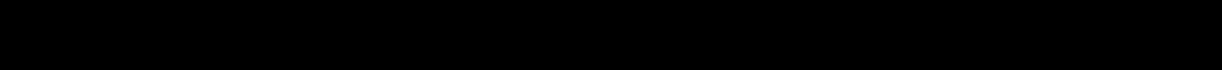
|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **参数** | **类型** | **长度** | **必填** | **说明** |
|  |  |  |  |  |
| merchantNo | string | max(50) | 是 | 商户号 |
|  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| sign | string | 32 |  | 是 | 签名 | | | |  |
|  |  |  |  |  |  |  |  |  |  |
| **网关应答** |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  | |  |  |  |  |
| { |  |  |  | 数据结构详见[网关应答](#page2)节点 | | | | |  |
| code: string |  |  |  | [状态代码](#page14) | |  |  |  |  |
| msg: string |  |  |  | 消息，成功时可以忽略 | | | | |  |
| sign: string |  |  |  | 签名 |  |  |  |  |  |
| biz: { |  |  |  |  |  |  |  |  |  |
| merchantNo: string | | |  | 商户号 |  |  |  |  |  |
|  | | |  |  | | | | |  |
| balance: string | | |  | 可用余额(元)，保留两位小数 | | | | |  |
| } |  |  |  |  |  |  |  |  |  |
| } |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |

1. **附录**

**3.1 支付模式**

**值** **说明**



Direct 直连

NonDirect 非直连

**3.2 支付方式**

**'gcash'** => **'gcash'**,  
**'grabpay'** => **'grabpay'**,  
**'711\_direct'** => **'711\_direct'**,  
**'da5'** => **'da5'**,  
**'payngo'** => **'payngo'**,  
**'posible'** => **'posible'**,  
**'RLNT'** => **'RLNT'**,  
**'RDS'** => **'RDS'**,  
**'UBPB'** => **'UBPB'**,  
**'RCBC'** => **'RCBC'**,  
**'SMR'** => **'SMR'**,  
**'LBC'** => **'LBC'**,  
**'ussc'** => **'ussc'**,  
**'PLWN'** => **'PLWN'**,  
**'partnerpay'** => **'partnerpay'**,  
**'RDP'** => **'RDP'**,  
**'BPIA'** => **'BPIA'**,  
**'ECPY'** => **'ECPY'**,  
**'CEBL'** => **'CEBL'**,

**3.3 银行代码**



**值** **说明**

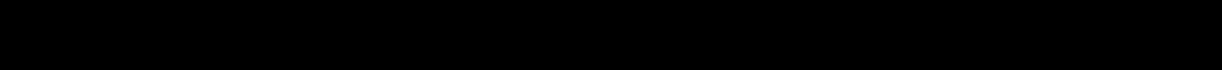


PSBC 中国邮政储蓄银行

DLB 大连银行

**3.4 银行卡类型**

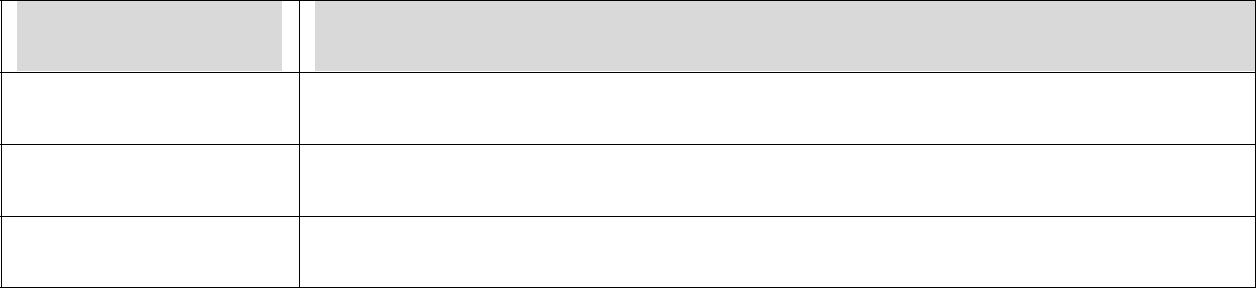
**值** **说明**



DEBIT 借记卡

CREDIT 信用卡

**3.5 用户终端**



**值** **说明**

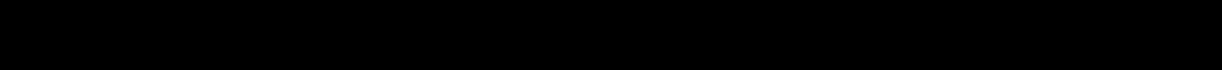
PC 电脑

Phone 手机

Pad 平板

**3.6 支付订单状态**

**值** **说明**

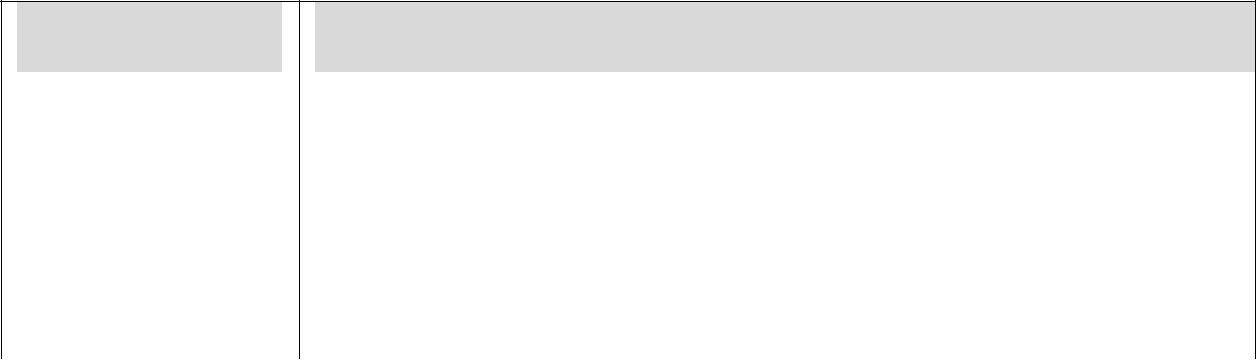


WaitPayment 未支付

Success 成功

Expired 已过期

**3.7 代付订单状态**



**值** **说明**

WaitTransfer 等待划款

Transfered 已划款

Success 划款成功

Fail 划款失败

**3.8 状态代码**

|  |  |
| --- | --- |
| **值** | **说明** |
|  |  |
| SUCCESS | 成功 |
|  |  |
| E9001 | 系统忙，请稍后再试 |
|  |  |
| E1001 | 必要参数为空 |
|  |  |
| E1002 | 无效类型 |
|  |  |
| E1003 | 参数错误 |
|  |  |
| E1004 | 请求超时 |
|  |  |
| E1005 | 验签失败 |
|  |  |
| E1006 | 参数解析错误 |
|  |  |
| E2001 | 商户不存在 |
|  |  |
| E2002 | 商户未开通支付 |
|  |  |
| E2006 | 商户未开通支付方式 |
|  |  |
| E2003 | 商户无可用支付方式 |
|  |  |
| E2004 | 商户未开通直连委托结算 |
|  |  |
| E2005 | 商户无可用代付方式 |
|  |  |
| E2100 | 订单已存在 |
|  |  |
| E2101 | 订单不存在 |
|  |  |
| E2102 | 订单已过期 |
|  |  |
| E2103 | 非签约域名交易 |
|  |  |
| E2104 | 交易 IP 异常 |
|  |  |
| E2105 | 商户可用余额不足 |
|  |  |
| E2106 | 单卡单日结算金额超额 |
|  |  |
| E2201 | 代付失败 |
|  |  |