

OxPay API (Public Version)

Gateway-Hosted

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Change History

Version	Date	By	Description of Change
5.5.0	05 Sep 2019	Sam Lin	Delete : Remove Platform Authentication; Update : Update Terminal Authentication specification Update : Add signature sample code
5.5.1	20 Oct 2019	Sam Lin	Update : Standardized ReferenceText to ReferenceNo; Update : Add Transaction State RETRIEVAL Update : Add some descriptions
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5.7.9	05 May 2022	Nishan Wickramasinghe	Update: Response data of Terminal Authentication API. (New fields: brands, modules, walletTypes, tripleAModuleData)
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5.8.1	24 Jun 2022	Winse Tan	Update: Formatting, Name of Document
	14 July 2022	Nishan Wickramasinghe	Add: E-Wallet Cancel API.
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	18 Aug 2022	Nishan Wickramasinghe	Add: New API 'Terminal Detail - /api/v5/terminal/detail'

Table of Content

Change History	2
Table of Content	3
Introduction	6
Overview	6
Specification Titles	6
Security Standards	6
Quick Start	7
Integration Guide	7
Signature Guide	8
Protocol Format	9
Message Structure	9
header	9
Status	10
data	10
API Specification	11
Terminal Authentication	12
Request data:	12
Request sample with userId & password (mPOS, eCom):	12
Request sample with userId , password and fcmTokenId (mPOS):	13
Response data:	13
Sample response:	13
Sale Transaction	15
Request data:	15
Request sample:	16
Response data:	16
Response sample:	18
Void Transaction	20
Request data:	20
Request sample:	20
Response data:	21
Response sample:	22
Refund Transaction	24
Request data:	24
Request sample:	24
Response data:	25
Response sample:	26
Pre Authorization Transaction	28

Request data:	28
Request sample:	29
Capture Transaction	30
Request data:	30
Request sample:	30
Response data:	31
Response sample:	32
Query Details	35
Request data:	35
Request with transactionId sample:	35
Request with referenceNo , currency , totalAmount sample: (ONLY applicable when request timeout)	36
Response data:	37
Response sample:	39
EWallet Mini-Program Payment (v6)	41
Request Data:	41
Request sample:	41
Response Data:	42
Response sample:	43
EWallet In-App Payment (v6)	45
Request Data:	45
Request sample:	45
Response Data:	46
Response sample:	47
EWallet Void	49
Request Data:	49
Request sample:	49
Response Data:	50
Response sample:	50
EWallet Refund	52
Request Data:	52
Request sample:	52
Response Data:	53
Response sample:	53
Redirect Payment Page	55
Request data:	55
Request sample (No header):	56
Response sample:	57
Demonstration:	58
Callback Response	62
Old format	62
Recommend use Standard format	62

EWallet ClientUrl Response	62
Response Data:	62
Response sample:	62
StatusUrl Postback	63
Response to return url sample (if applicable):	64
Response to status url sample	64
New format (Standard format)	64
Response Data:	64
Response sample:	65
Appendix	67
Transaction Type	67
Transaction State	68
Response Codes	69
Whitelist	71

Introduction

Thank you for choosing OxPay Financial as your preferred payments services provider.

Our OxPay API, a JSON RestFul web service API, is provided to merchants or third parties to integrate our payment solution to their website, application or mPOS terminal based on their desired payment flow.

This document describes the integration of credit, debit cards, and alternative payment methods transactions with OxPay. It is intended to be read by the technical personnel and/or developers responsible for implementing our payment solutions with merchants' respective websites or shopping carts. It is assumed that the reader has knowledge of the programming languages required to implement our solutions.

We hope this document will help guide you in your implementation of OxPay solutions.

Steps in OxPay Implementation

- Apply as a merchant of OxPay.
- Audit/KYC of the merchant by OxPay.
- Decide/select your preferred implementation model.
- Request of Live credentials from OxPay
- Implementation of OxPay through API integration and testing with Live credentials provided by OxPay.
- Merchant shall be provided ID and PW with the URL for dashboard access for transaction information.

Comments, feedback, and Support

Please email to integrate@oxpayfinancial.com for technical support.

Integration Model

This document describes the Gateway-hosted integration model.

The Gateway-Hosted integration model allows you to accept payments on your website and mobile application without needing to be Level 1 PCI compliant (PCI DSS). This document explains how you can still collect payments from your customers without needing to host your own payment page through our OxPay API.

In the Gateway-Hosted payment model, the consumer is directed to the gateway service provider (OxPay) to complete the payment transaction. Because OxPay hosts the webpage, you never touch these secure details and the responsibility for PCI compliance remains with OxPay.

The advantage of this method is that merchants do not need to worry about handling and transmitting consumer card details. This helps to reduce risk on merchants.

PCI-DSS

PCI-DSS is the Payment Card Industry - Data Security Standard which provides the standard to enhance payment card data security. All merchants and service providers are required to adhere to the respective scope applicable.

Merchants should refer to Self-Assessment Questionnaire (SAQ) to assess readiness according to PCI-DSS.

Merchants using the gateway-hosted model should refer to SAQ A.

Merchants using the merchant-hosted model should refer to SAQ D - Merchant.

Partners and gateways should have their own PCI certification.

Terms & Glossary

Term	Description
3DS	3-D Secure (Customers will receive OTP for transactions)
Non3DS	Non-3D Secure/2DS (No OTP for transactions)
PCI-DSS	Payment Card Industry - Data Security Standard
SAQ	Self-Assessment Questionnaire

Overview

Specification Titles

Name: This column specifies the name of a JSON field in request or response.

Max Length: This column specifies the content and maximum length of the value of a JSON field.

1. a - Alpha
2. n - Numeric
3. s - Special printable character

Type: This column specifies the type of JSON field.

1. String - the value is in string type;
2. Nested JSON - the value is a JSON object.

Required: This column specifies the requirement of a JSON field

1. M - Mandatory. OxPay system will validate this field in request and response
2. C - Conditional. In some conditions, this field is Mandatory. The condition will be specified in the Description column.
3. O - Optional. This field is optional, which will not affect the result of the transaction.

Description: This column describes the usage, conditions or values contained of this JSON field.

1. mPOS - The mobile payment solution, the request is sent from merchant mobile applications.
2. eCom - The web based payment solution, the request is sent from a merchant website or web application.

Security Standards

OxPay API provides different types of security standards.

HTTPS: First layer of security which is compulsory for all connections to OxPay API. **TLS 1.2.**

Whitelist: IP white list is optional. Allow these IP: 52.77.179.149, 18.136.33.21

Signature: For eCom transaction requests, the signature is optional.

Quick Start

Integration Guide

1. After boarded in MCP, will issue “userId”, “password” and “password hash key”
2. Call auth/terminal API with userId and password issued. *
3. if success, get mcptid and signKey.
4. If failure then check with operator .
5. Generate signature using signKey, hash ‘data’ string by Hmac SHA512, put as ‘signature’ in requests’ ‘header’ object (Not HTTP Headers).
6. Apply ‘signature’ to all other requests, Sale, Void, Refund etc.

* Password hash is using HmacSHA512, key will be given together with userId and password.

Sample Code in Java:

```
public static String hmacSHA512(String password, String passwordKey) {
    try {
        byte[] bytesKey = passwordKey.getBytes();
        final SecretKeySpec secretKey = new SecretKeySpec(bytesKey,
HMAC_SHA512);
        Mac mac = Mac.getInstance(HMAC_SHA512);
        mac.init(secretKey);
        final byte[] macData = mac.doFinal(password.getBytes());
        byte[] hex = new Hex().encode(macData);
        return new String(hex, ISO_8859_1);
    } catch (NoSuchAlgorithmException e) {
        e.printStackTrace();
    } catch (InvalidKeyException e) {
        e.printStackTrace();
    } catch (UnsupportedEncodingException e) {
        e.printStackTrace();
    }
    return null;
}
```

Signature Guide

7. Build 'data' as per specification:
"data" : {...}
8. Convert data object to string and hmac SHA512 with "signKey" returned from auth/terminal API

Sample Code in Java:

```
Gson gson = new Gson();
String dataJson = gson.toJson(dataObject);
String signature = SymmetricCrypto.hmacSHA512(dataJson, signKey);

public static String hmacSHA512(String dataJson, String key) {
    try {
        byte[] bytesKey = key.getBytes();
        final SecretKeySpec secretKey = new SecretKeySpec(bytesKey,
HMAC_SHA512);
        Mac mac = Mac.getInstance(HMAC_SHA512);
        mac.init(secretKey);
        final byte[] macData = mac.doFinal(dataJson.getBytes());
        byte[] hex = new Hex().encode(macData);
        return new String(hex, ISO_8859_1);
    } catch (NoSuchAlgorithmException e) {
        e.printStackTrace();
    } catch (InvalidKeyException e) {
        e.printStackTrace();
    } catch (UnsupportedEncodingException e) {s
        e.printStackTrace();
    }
    return null;
}
```

Protocol Format

MediaTypes: **JSON format**

Protocol : **HTTPS**

Method : **POST**

Server URL: <https://gw2.mcpayment.net>

HTTP Headers :

No.	Key	Value
1	Accept	application/json
2	Content-Type	application/json

Message Structure

```
{  
  "header" : {...},  
  "data" : {...}  
}
```

Header

Header is common to all the requests and responses. All messages have the same header structure as below

No.	Name	Max length	Type	Required	Description
1	version	ans..50	String	M	API version
2	appType	ans..50	String	M	I : iPhone; A : Android; W : Web;
3	appVersion	ans..50	String	M	Application name and application version name. Suggested format: x.__.__.__ "x" : specifies the mobile application name or web application name, alphanumeric only; "_" is numeric. For example: "AppName.01.20.0" or "WebName.0002.00012.1"
4	status	ans..200	Nested JSON	C	included only in response , and it contains the result of the message. See below for the format.

5	mcpTerminalId	n..20	String	C	Mcp Terminal Id mandatory for sale,void,refund,reverse...
7	signature	ans..500	String	C	Signature Note : Based on terminal configuration signature will be send via request.
8	uuid	ans..50	String	C	(mPos) Unique id of device. Used by mobile app only

Status

Status is common to all responses. Content differs according to request.

No.	Name	Max length	Type	Required	Description
1	responseCode	n4	String	M	Refer to Appendix - Response codes
2	message	ans..50	String	C	return blank if success, return error message if request failed

Sample Request:

```
{
  "header" : {
    "version" : "5" ,
    "appType" : "A" ,
    "appVersion" : "S2.00.00" ,
    "uuid" : "ThisIsPhoneUUID" ,
    "mcpTerminalId" : "10000001"
  },
  "data" : {...}
}
```

Data

Data differs according to command.

API Specification

URL: https://gw2.mcpayment.net/api/v5/ENDPOINT

The following commands are supported

No.	Name	Endpoint	Description
2	Terminal Authentication	auth/terminal	Authenticate Terminal
3	Sale	sale	Sale
5	Void	void	Void sale
7	Refund	refund	Refund sale
8	Pre Authorization	preauth	Pre Authorization
9	Pre Authorization Reverse	preauthreverse	Reverse of Pre Authorization
10	Capture	capture	Capture of Pre Authorization
14	Query Detail	query/detail	Query detail of receipt by receipt number
18	Ewallet Void	ewallet/revokeOrder	Ewallet Void

Terminal Authentication

Merchants' terminal must be registered to the server. The server will validate the request parameters and return the terminal identification, then the client will do the future transactions.

Mandatory for MPOS Merchants.

EndPoint: api/v5/auth/terminal

Request data:

No.	Name	Max length	Type	Required	Description
2	userId	ans..255	String	C	Mandatory for mPOS, Optional for eCom. User id registered in the server.
3	password	ans..255	String	C	Mandatory for mPOS, Optional for eCom. User password registered in the server, Hash by Hmac SHA512, with a given key
4	timeStamp	n14	String	C	(mPOS) Mandatory for mPOS. Request timestamp, Format: yyyyMMddHHmmss
5	serialNo	an..255	String	C	(mPOS) SerialNo of card reader. Used in mobile app only.
6	fcmTokenId	an..255	String	O	(mPOS) Firebase generate Token Id .
7	ipAddress	ns..20	String	O	IP address of application specifies the internet location of user. Format: xxx.xxx.xxx.xxx

Request sample with userId & password (mPOS, eCom):

```
{
  "header": {
    "version": "5",
    "appType": "A",
    "appVersion": "S2.00.00",
    "uuid": "ThisIsPhoneUUID"
  },
  "data": {
    "userId": "test",
```

```

    "password": "test",
    "timeStamp": "20170530145818",
    "serialNo": "FDSE0001",
    "ipAddress": "192.168.1.1"
  }
}

```

Request sample with userId , password and fcmTokenId (mPOS):

```

{
  "header": {
    "version": "5",
    "appType": "A",
    "appVersion": "S2.00.00",
    "uuid": "ThisIsPhoneUUID"
  },
  "data": {
    "userId": "test",
    "password": "test",
    "timeStamp": "20170530145818",
    "serialNo": "FDSE0001",
    "ipAddress": "192.168.1.1"
  }
}

```

Response data:

No.	Name	Max length	Type	Required	Description
1	mcpTerminalId	an..20	String	M	Merchant terminal Id
3	signKey	ans..500	String	C	Mandatory for mPOS, Optional for eCom. To sign the data of request for validation
4	isDonation		Boolean	M	Indicates whether the donation mode is enabled or disabled in the dashboard. (true = enabled, false = disabled)
5	routeList	ans..1000	List	C	Mandatory for mPOS. routeList supported currency and modules with ; separator
6	brands	an..1000	List	C	Mandatory for mPOS. List of brands supported by the merchant terminal id.
7	modules	an..1000	List	C	Mandatory for mPOS. List of modules supported by the merchant terminal id.

8	walletTypes	an..1000	List	C	Mandatory for e-wallet payments.
9	tripleAModule Data	an..1000	List	C	Mandatory for mPOS terminal which supports crypto payments.

Sample response:

```
{
  "header": {
    "version": "5",
    "appType": "A",
    "appVersion": "S2.00.00",
    "uuid": "ThisIsPhoneUUID",
    "status": {
      "responseCode": "0000",
      "message": "Approved"
    }
  },
  "Data": {
    "mcpTerminalId": "12345671",
    "signKey": "ShqHvaW/54Y9c/R5o1vNLP1w/7ksoRm+qjTZ3p2GaQA=",
    "routeList": [
      "USD;amexHost",
      "SGD;alipayHost",
      "SGD;fdHost",
      "SGD;wechatHost"
    ],
    "brands": [
      "testBTC",
      "ETH",
      "testBTC"
    ],
    "currencyList": [
      "SGD",
      "USD"
    ],
    "isDonation": false,
    "modules": [
      "tripleAHost"
    ],
    "tripleAModuleData": {
      "cryptoCurrencyApiKey": [
        {
          "name": "BTC",
          "currency": "USD",
          "enabled": true
        }
      ]
    }
  }
}
```

```
    },
    {
      "name": "BTC",
      "currency": "SGD",
      "enabled": true
    }
  ]
},
"walletTypes": {
  "ETH": {
    "eType": "ETH (ERC20)",
    "alias": "ETH (ERC20)",
    "timeout": "1800000"
  },
  "testBTC": {
    "eType": "testBTC",
    "alias": "Sandbox bitcoin",
    "timeout": "1800000"
  }
}
}
```

Sale Transaction

Terminal sends the Sale request to the server. All the data names should follow standards strictly and are case sensitive.

EndPoint: api/v5/sale

Request data:

No.	Name	Max length	Type	Required	Description
1	currency	a3	String	M	The currency set as per enabled for your MCPTID
2	cardtoken	ans..50	String	O	Card related information Token Note : Card information not required to provide if request having cardToken
3	totalAmount	n..18	String	C	Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000. Refer to ISO 4217
4	salesAmount	n..18	String	C	actual monetary value of the goods or service user paying for Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.
5	serviceAmount	n..18	String	O	Value added to sale amount by payment gateway. Service amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.
6	serviceRate	n..18	String	O	Service rate added on top of the sale amount
7	gstAmount	n..18	String	O	The actual gst amount added on the sale amount Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.
8	gstRate	n..18	String	O	Gst rate added on top of the sale amount

9	tipAmount	n..18	String	O	Tip Amount
10	ipAddress	ans..15	String	O	(mPOS) IP address of terminal
11	referenceNo	an..20	String	O	Unique Reference number provided by client side. ONLY use for querying when request timeout
12	customerEmailAddress	ans..150	String	M	(eCom) Mandatory for eCom
13	customerName	an..50	String	O	(eCom) Will use this name in receipt
14	serialNo	an..20	String	O	(mPOS) Serial number of reader. Required for mPOS.
15	gpsLatitude	ans..15	String	O	(mPOS) Latitude of terminal from GPS
16	gpsLongitude	ans..15	String	O	(mPOS) Longitude of terminal from GPS

Request sample:

```
{
  "header": {
    "version": "5",
    "appType": "W",
    "appVersion": "1.0.0",
    "mcpTerminalId": "{put your mcptid}"
  },
  "data": {
    "cardtoken": "{put your cardtoken}",
    "currency": "SGD",
    "referenceNo": "{put your reference number}",
    "totalAmount": "1",
    "customerEmailAddress": "{put your customer email address}",
    "customerName": "Michael Kim"
  }
}
```

Response data:

No.	Name	Max length	Type	Required	Description
-----	------	------------	------	----------	-------------

1	transactionId	n..18	String	M	Unique id for each transaction from MCP Server
2	transactionType	n..10	String	M	Transaction Type
3	transactionState	n..2	String	M	Transaction State
4	hostResponseDate	n14	String	M	Timestamp returned from bank host. Format: yyyyMMddHHmmss
5	clientRequestDate	n14	String	M	Timestamp of client (mPOS, MAP) request transaction. Format: yyyyMMddHHmmss
6	gatewayRequestDate	n14	String	M	Timestamp of gateway sending request to bank host. Format: yyyyMMddHHmmss
7	gatewayResponseDate	n14	String	M	Timestamp of gateway response Format: yyyyMMddHHmmss
8	respCode	an..16	String	M	Response code from acquirer host
9	currency	a3	String	M	The currency set as per enabled for your MCPTID
10	stan	n6	String	M	System trace audit number
11	receiptNumber	an..14	String	C	Receipt number print in receipt.
12	truncatedPan	ans..30	String	M	Truncated primary account number get from reader.
13	brandName	a..100	String	M	Brand name determined by primary account number. Visa, Master or Amex.
14	totalAmount	n..18	String	C	Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.
15	salesAmount	n..18	String	C	actual monetary value of the goods or service user paying for. Sales amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.
16	rrn	n..12	String	O	Retrieval reference number
17	authCode	an..100	String	O	Authorization Identification returned from bank host

20	cardHolderName	an..50	String	O	Cardholder name
21	currencyCode	n3	String	O	Currency Code
23	gpsLatitude	ans..15	String	O	(mPOS) Latitude of terminal from GPS
24	gpsLongitude	ans..15	String	O	(mPOS) Longitude of terminal from GPS
26	serviceAmount	n..18	String	O	value added to sale amount by payment gateway Service amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.
27	serviceRate	n..18	String	O	service rate added on top of the sale amount
28	gstAmount	n..18	String	O	the actual gst amount added on the sale amount Gst amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.
29	gstRate	n..18	String	O	(mPOS) gst rate added on top of the sale amount

Response sample:

```
{
  "header": {
    "version": "5",
    "appType": "A",
    "appVersion": "S2.00.00",
    "status": {
      "responseCode": "0000",
      "message": "Approved"
    }
  },
  "mcpTerminalId": "12345671"
},
{
  "data": {
    "transactionId": "4950",
    "transactionType": "200",
    "transactionState": 2,
    "totalAmount": "100",

```

```
"salesAmount": "100",
"serviceRate": "0",
"gstRate": "0",
"hostResponseDate": "20150604102907",
"clientRequestDate": "20150604102847",
"gatewayRequestDate": "20150604102858",
"gatewayResponseDate": "20150604102958",
"stan": "000025",
"rrn": "102907150604",
"authCode": "102907",
"respCode": "00",
"currencyCode": "702",
"receiptNumber": "000010",
"truncatedPan": "XXXXXXXXXXXX4239",
"brandName": "Visa",
"currency": "SGD",
"cardHolderName": "SAM LIN",
"gatewayResponseCode": "00",
"gpsLongitude": "103.8942417",
"gpsLatitude": "1.3261046"
}
```

Void Transaction

A credit card Sale that a seller cancels after it has been authorized but before it has been settled (typically 23:59 on the same day of the transaction).

Terminal send the Void request to the server. All the data names should follow standards strictly and are case sensitive.

Note:

- Void can only be applied to transaction not settled yet. The settlement time is set by acquirer.
- **Not supported for PAYNOW and APMs.**

EndPoint: `api/v5/void`

Request data:

No.	Name	Max length	Type	Required	Description
1	currency	a3	String	M	The currency set as per enabled for your MCPTID
2	originalTransactionId	n..18	String	M	Original transaction Id to be voided.
3	totalAmount	n..18	String	C	Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.
4	salesAmount	n..18	String	C	Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.

Request sample:

```
{  
  "header": {  
    "version": "5",  
    "appType": "A",  
    "appVersion": "S2.00.00",  
    "mcpTerminalId": "12345671",  
    "signature":  
  
"eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJpc3MiOiJNb2JpbGUgQ3JlZGl0IFBhew1bnQgUHRIEx0ZCIsIm1jcFRlcm1pbmFsSWQwIoiXmjMONTY3MSIsInB1YmxpY0tleSI6Ik1Gd3dEUUV1KS29aSWh2Y05BUUVCQ1FBRFN3QXdTQUUpCQUllOWtwMEk0RTBSNXpzMDN5UlVIK2w3Z3d4MU00eUZcc1xuV09vSE8rQ2VIdnY2UC9Jc3ZzNy8ybFdUcytIVmp1WVR6SlRWLzM4OmhlRWJ4eUUVjMEZWanNIMENBd0VB0VE9PSIsImV4cCI6MjE
```



```

ExNzA1MzAxMzIzMTcsIm1hdCI6MjAxNzA1MzAxMzIzMTd9.Lq8gXZsX4FdknI0J-pI3nPFPqZg8VxM8-1jG
AbkyDdE"
  },
  "data": {
    "additionalText": "",
    "currency": "SGD",
    "originalTransactionId": "4951",
    "salesAmount": "100",
  }
}

```

Response data:

No.	Name	Max length	Type	Required	Description
1	transactionId	n..18	String	M	Unique id for each transaction, it's transaction oid in DB
2	transactionType	n..10	String	M	Transaction Type
3	transactionState	n..2	String	M	Transaction State
4	hostResponseDate	n14	String	M	Timestamp returned from bank host. Format: yyyyMMddHHmmss
5	clientRequestDate	n14	String	M	Timestamp of client (mPOS, MAP) request transaction. Format: yyyyMMddHHmmss
6	gatewayRequestDate	n14	String	M	Timestamp of gateway sending request to bank host. Format: yyyyMMddHHmmss
7	gatewayResponseDate	n14	String	M	Timestamp of gateway response.. Format: yyyyMMddHHmmss
8	currency	a3	String	M	The currency set as per enabled for your MCPTID
9	hostResponseMessage	ans..100	String	M	Description of response message
10	origTxnId	n..18	String	M	Original transaction Id
11	stan	n6	String	M	System trace audit number
12	totalAmount	n..18	String	M	Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.

13	salesAmount	n..18	String	C	actual monetary value of the goods or service user paying for
14	rrn	n..12	String	C	Retrieval reference number
15	authCode	an..6	String	C	Authorization Identification returned from bank host.
16	receiptNumber	an..14	String	O	Receipt number print in receipt.
17	brandName	an..30	String	O	Brand name determined by primary account number. Visa, Master or Amex.
20	truncatedPan	ans..19	String	O	Truncated primary account number get from reader.
21	cardHolderName	an..50	String	O	Cardholder name
22	currencyCode	n3	String	O	Currency Code
24	processingCode	n..6	String	O	(eCom) Processing code
25	serviceAmount	n..18	String	O	value added to sale amount by payment gateway
26	serviceRate	n..18	String	O	service rate added on top of the sale amount
27	gstAmount	n..18	String	O	the actual gst amount added on the sale amount. Gst amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.
28	gstRate	n..18	String	O	gst rate added on top of the sale amount
29	gpsLatitude	ans..15	String	O	(mPOS) Latitude of terminal from GPS
30	gpsLongitude	ans..15	String	O	(mPOS) Longitude of terminal from GPS

Response sample:

```
{
  "header": {
    "version": "5",
```

```

    "appType": "A",
    "appVersion": "S2.00.00",
    "status": {
      "responseCode": "0000",
      "message": "Approved"
    },
    "mcpTerminalId": "12345671",
    "jwt":
"eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJpc3MiOiJNb2JpbGUgQ3JlZGl0IFBheW11bnQgUHRlIEx0ZCIsIm1jcFRlcm1pbmFsSWQiOiIxMjM0NTY3MSIsInB1Ym90eSI6Ikd3dEUUV1KS29aSWh2Y05BUUVVCQlFBRFN3QXdTQUpCQU1lOWtwMEk0RTBSNXpzMDN5U1VlK2w3Z3d4MU00eUZccmxuV09vSE8rQ2VIdnY2UC9Jc3ZzNy8ybFdUcytIVmp1WVR6SlRwLzZM4Qmh1RWJ4eUVjMEZWanNIMENBd0VBQVE9PSIsImV4cCI6MjExNzA1MzAxMzIzMTcsIm1hdCI6MjAxNzA1MzAxMzIzMTd9.Lq8gXZsX4FdknIOJ-pI3nPFpQZg8VxM8-1jGAbkyDdE"
    },
    "data": {
      "transactionId": "4952",
      "transactionType": "300",
      "transactionState": 2,
      "totalAmount": "100",
      "hostResponseDate": "20150605121131",
      "clientRequestDate": "20150605121109",
      "gatewayRequestDate": "20150605121118",
      "gatewayResponseDate": "20170606140803",
      "origTxnId": "4951",
      "stan": "000027",
      "rrn": "121131150605",
      "authCode": "121131",
      "respCode": "00",
      "currencyCode": "702",
      "receiptNumber": "000011",
      "truncatedPan": "XXXXXXXXXXXX4239",
      "brandName": "Visa",
      "currency": "SGD",
      "cardHolderName": "SAM LIN",
      "gatewayResponseCode": "00",
      "serviceAmount": "0",
      "gpsLongitude": "103.8942417",
      "tipAmount": "0",
      "gpsLatitude": "1.3261046",
      "gstRate": "0",
      "serviceRate": "0",
      "salesAmount": "100"
    }
  }
}

```

Refund Transaction

To perform a chargeback transaction. It can be relied on the original Sale/Capture transaction or applied stand-alone (depends on acquirer host capabilities and specifications).

The terminal sends the Refund request to the server. All the data names should follow standards strictly and are case-sensitive.

Note:

- Refunds can only be applied to transactions already settled.
- **Not supported for PAYNOW and APMs.**

EndPoint: api/v5/refund

Request data:

No.	Name	Max length	Type	Required	Description
1	currency	a3	String	M	The currency set as per enabled for your MCPTID
2	originalTransactionId	n..18	String	M	Original transaction id want to refund
3	totalAmount	n..18	String	C	Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000. Required for Partial refund

Request sample:

```
{
  "header": {
    "version": "5",
    "appType": "A",
    "appVersion": "S2.00.00",
    "mcpTerminalId": "12345671",
    "signature":
"eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJpc3MiOiJNb2JpbGUgQ3JlZGl0IFBheW11bnQgUHRlIEx0ZCIsIm1jcFRlcm1pbmFsSWQiOiIxMjM0NTY3MSIsInB1Ym90tleSI6Ikd3Z3d4MU00eUJcc1xuV09vSE8rQ2VIdnY2UC9Jc3ZzNy8ybFdUcytIVmp1WVR6S1RwLz40Mh1RWJ4eUUVjMEZWanNIMENBd0VBQVE9PSIsImV4cCI6MjExNzA1MzAxMzIzMTcsIm1hdCI6MjAxNzA1MzAxMzIzMTd9.Lq8gXZsX4FdKnI0J-pI3nPPFPqZg8VxM8-1jGAbkyDdE"
  },
}
```

```

    "data": {
      "currency": "SGD",
      "totalAmount": "100",
      "originalTransactionId": "4951"
    }
  }

```

Response data:

No.	Name	Max length	Type	Required	Description
1	transactionId	n..18	String	M	Unique id for each transaction from MCP Server
2	transactionType	n..10	String	M	Transaction Type
3	transactionState	n..2	String	M	Transaction State
4	hostResponseDate	n14	String	M	Timestamp returned from bank host. Format: yyyyMMddHHmmss
5	clientRequestDate	n14	String	M	Timestamp of client (mPOS, MAP) request transaction. Format: yyyyMMddHHmmss
6	gatewayRequestDate	n14	String	M	Timestamp of gateway sending request to bank host. Format: yyyyMMddHHmmss
7	gatewayResponseDate	n14	String	M	Timestamp of gateway response.. Format: yyyyMMddHHmmss
8	currency	a3	String	M	The currency set as per enabled for your MCPTID
9	hostResponseMessage	ans..100	String	M	Description of response message
10	originalTransactionId	n..18	String	M	Original transaction Id
11	stan	n6	String	M	System trace audit number
12	totalAmount	n..18	String	C	(eCom) Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.
13	salesAmount	n..18	String	C	(mPOS) actual monetary value of the goods or service user paying for

14	rrn	n..12	String	C	(mPOS) Retrieval reference number
15	authCode	an..6	String	C	(mPOS) Authorization Identification returned from bank host.
16	receiptNumber	an..14	String	O	Receipt number print in receipt.
17	brandName	an..30	String	O	Brand name determined by primary account number. Visa, Master or Amex.
20	truncatedPan	ans..19	String	O	Truncated primary account number get from reader.
21	cardHolderName	an..50	String	O	Cardholder name
22	currencyCode	n3	String	O	Currency Code
24	processingCode	n..6	String	O	(eCom) Processing code
25	serviceAmount	n..18	String	O	value added to sale amount by payment gateway
26	serviceRate	n..18	String	O	service rate added on top of the sale amount
27	gstAmount	n..18	String	O	the actual gst amount added on the sale amount. Gst amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.
28	gstRate	n..18	String	O	gst rate added on top of the sale amount
29	gpsLatitude	ans..15	String	O	(mPOS) Latitude of terminal from GPS
30	gpsLongitude	ans..15	String	O	(mPOS) Longitude of terminal from GPS

Response sample:

```
{
  "header": {
    "version": "5",
    "appType": "A",
    "appVersion": "S2.00.00",
    "status": {
      "responseCode": "0000",
      "message": "Approved"
    },
    "mcpTerminalId": "12345671",
    "signature":
      "eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJpc3MiOiJNb2JpbGUgQ3JlZGl0IFBheW11bnQgUHR1IEx0ZCIsIm1jcFRlcm1pbmFsSWQiOiIxMjM0NTY3MSIsInB1Ym90t0leSI6Ik1Gd3dEUUV1KS29aSWWh2Y05BUUVVCQlFBRFN3QXdTQUUpCQU1lOWtwMEk0RTBSNXpzMDN5U1VlK2w3Z3d4MU00eUZcc1xuV09vSE8rQ2VIdnY2UC9Jc3ZzNy8ybFdUcytIVmp1WVR6SlRwLzZ4QmhlRWJ4eUVJMEZwanNIMENBd0VBQVE9PSIsImV4cCI6MjExNzA1MzAxMzIzMTcsIm1hdCI6MjAxNzA1MzAxMzIzMTd9.Lq8gXZsX4FdKnI0J-pI3nPFpQZg8VxM8-1jGAbkyDdE"
  },
  "data": {
    "transactionId": "806",
    "transactionType": "400",
    "salesAmount": "10",
    "totalAmount": "10",
    "hostResponseDate": "20160715103052",
    "clientRequestDate": "20160715103050",
    "gatewayRequestDate": "20160715103051",
    "gatewayResponseDate": "20160715103059",
    "origTxnId": "4951",
    "stan": "000017",
    "rrn": "123456789",
    "authCode": "",
    "currencyCode": "702",
    "receiptNumber": "60715101922212",
    "brandName": "AMEX",
    "currency": "SGD",
    "gatewayResponseCode": "90",
  }
}
```

Pre Authorization Transaction

Terminal sends the PreAuthorization request to the server. All the data names should follow standard strictly and are case sensitive.

Pre-authorized transactions are only valid for 7 days before the authorisation hold drops off.

Please note to capture these transactions within 7 days.

EndPoint: api/v5/preauth

Request data:

No.	Name	Max length	Type	Required	Description
1	currency	a3	String	M	The currency set as per enabled for your MCPTID
2	cardtoken	ans..50	String	O	Card related information Token Note : Card information not required to provide if request having cardToken
3	totalAmount	n..18	String	C	Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000. Refer to ISO 4217
4	salesAmount	n..18	String	C	actual monetary value of the goods or service user paying for Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.
5	serviceAmount	n..18	String	O	Value added to sale amount by payment gateway. Service amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.
6	serviceRate	n..18	String	O	Service rate added on top of the sale amount
7	gstAmount	n..18	String	O	The actual gst amount added on the sale amount Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.

8	gstRate	n..18	String	O	Gst rate added on top of the sale amount
9	tipAmount	n..18	String	O	Tip Amount
10	ipAddress	ans..15	String	O	IP address of terminal
11	referenceNo	an..20	String	O	Unique Reference number provided by client side. ONLY use for querying when request timeout
12	customerEmailAddress	ans..150	String	O	(eCom) Will send a receipt
13	customerName	an..50	String	O	(eCom) Will use this name in receipt
14	serialNo	an..20	String	O	(mPOS) Serial number of reader. Required for mPOS.
15	gpsLatitude	ans..15	String	O	(mPOS) Latitude of terminal from GPS
16	gpsLongitude	ans..15	String	O	(mPOS) Longitude of terminal from GPS

Request sample:

```

{
  "header": {
    "version": "5",
    "appType": "A",
    "appVersion": "S2.00.00",
    "mcpTerminalId": "12345671"},
  "data": {
    "currency": "SGD",
    "cardtoken": "29f15959-534f-4e89-954d-bb359ddc4228",
    "gstAmount": "0",
    "salesAmount": "100",
    "serialNo": "Q6NL00599628",
    "serviceAmount": "0",
    "tipAmount": "0",
    "totalAmount": "100"
  }
}

```

Capture Transaction

To capture a pre-authorised transaction (as per acquirer host capabilities and specification).

Terminal sends the capture request to the server. All the data names should follow standard strictly and are case sensitive.

Note: Captures can only be applied on transactions of pre-authorization.

EndPoint: api/v5/capture

Request data:

No.	Name	Max length	Type	Required	Description
1	currency	a3	String	M	The currency set as per enabled for your MCPTID
2	originalTransactionId	n..18	String	M	Original transaction id want to void. To fetch original transaction information in GW2.
3	totalAmount	n..18	String	C	Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000. Required for Partial capture
4	salesAmount	n..18	String	C	Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000. Required for Partial capture

Request sample:

```
{
  "header": {
    "version": "5",
    "appType": "A",
    "appVersion": "S2.00.00",
    "mcpTerminalId": "12345671",
    "signature":
"eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJpc3MiOiJNb2JpbGUgQ3JlZGl0IFBheW11bnQgUHR1IEx0ZCIsIm1jcFRlcm1pbmFsSWQiOiIxMjM0NTY3MSIsInB1YmtpY0tleSI6Ikd3dGUUV1KS29aSw2Y05BUUVVCQlFBRFN3QXdTQUpCQU11OWtwMEk0RTBSNXpzMDN5U1VlK2w3Z3d4MU00eUZcc1xuV09vSE8rQ2VIdnY2UC9Jc3ZzNy8ybFdUcytIVmp1WVR6S1RWLzM4Qmh1RWJ4eUVjMEZWanNIMENBd0VBQVE9PSIsImV4cCI6MjExNzA1MzAxMzIzMTcsIm1hdCI6MjAxNzA1MzAxMzIzMTd9.Lq8gXZsX4FdknIOJ-pI3nPFpQzG8VxM8-1jGAbkyDdE"
```

```

    },
    "data": {
      "currency": "SGD",
      "totalAmount": "100",
      "originalTransactionId": "4951"
    }
  }
}

```

Response data:

No.	Name	Max length	Type	Required	Description
1	transactionId	n..18	String	M	Unique id for each transaction from MCP Server
2	transactionType	n..10	String	M	Transaction Type
3	transactionState	n..2	String	M	Transaction State
4	hostResponseDate	n14	String	M	Timestamp returned from bank host. Format: yyyyMMddHHmmss
5	clientRequestDate	n14	String	M	Timestamp of client (mPOS, MAP) request transaction. Format: yyyyMMddHHmmss
6	gatewayRequestDate	n14	String	M	Timestamp of gateway sending request to bank host. Format: yyyyMMddHHmmss
7	gatewayResponseDate	n14	String	M	Timestamp of gateway response.. Format: yyyyMMddHHmmss
8	currency	a3	String	M	The currency set as per enabled for your MCPTID
9	hostResponseMessage	ans..100	String	M	Description of response message
10	originalTransactionId	n..18	String	M	Original transaction Id
11	stan	n6	String	M	System trace audit number
12	totalAmount	n..18	String	M	Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.
13	salesAmount	n..18	String	C	actual monetary value of the goods or service user paying for

14	rrn	n..12	String	C	Retrieval reference number
15	authCode	an..6	String	C	Authorization Identification returned from bank host.
16	receiptNumber	an..14	String	O	Receipt number print in receipt.
17	brandName	an..30	String	O	Brand name determined by primary account number. Visa, Master or Amex.
20	truncatedPan	ans..19	String	O	Truncated primary account number get from reader.
21	cardHolderName	an..50	String	O	Cardholder name
22	currencyCode	n3	String	O	Currency Code
24	processingCode	n..6	String	O	(eCom) Processing code
25	serviceAmount	n..18	String	O	value added to sale amount by payment gateway. Service amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.
26	serviceRate	n..18	String	O	service rate added on top of the sale amount
27	gstAmount	n..18	String	O	the actual gst amount added on the sale amount. Gst amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.
28	gstRate	n..18	String	O	(mPOS) gst rate added on top of the sale amount
29	gpsLatitude	ans..15	String	O	(mPOS) Latitude of terminal from GPS
30	gpsLongitude	ans..15	String	O	(mPOS) Longitude of terminal from GPS

Response sample:

```
{
  "header": {
    "version": "5",
    "appType": "A",
    "appVersion": "S2.00.00",
    "status": {
      "responseCode": "0000",
      "message": "Approved"
    },
    "mcpTerminalId": "12345671",
    "signature":
"eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJpc3MiOiJNb2JpbGUgQ3JlZGl0IFBheW1lb  
nQgUHRlIEExOZCIsIm1jcFRlcm1pbmFsSWQiOiIxMjM0NTY3MSIsInB1YmtpY0tleSI6Ikk1Gd3dE  
UVlKS29aSWWh2Y05BUUVCQlFBRFN3QXdTQUpCQU1lOWtwMEk0RTBSNXpzMDN5U1VlK2w3Z3d4MU0  
0eUZcc1xuV09vSE8rQ2VIdnY2UC9Jc3ZzNy8ybFdUcytIVmp1WVR6S1RWLzM4QmhlRWJ4eUVjME  
ZWanNIMENBd0VBQVE9PSIsImV4cCI6MjExNzA1MzAxMzIzMtcsIm1hdCI6MjAxNzA1MzAxMzIzM  
Td9.Lq8gXZsX4FdknI0J-pI3nPFpQZg8VxM8-1jGAbkyDdE"
  },
  "data": {
    "transactionId": "806",
    "transactionType": "220",
    "salesAmount": "10",
    "totalAmount": "10",
    "hostResponseDate": "20160715103052",
    "clientRequestDate": "20160715103050",
    "gatewayRequestDate": "20160715103051",
    "gatewayResponseDate": "20160715103059",
    "origTxnId": "4951",
    "stan": "000017",
    "rrn": "123456789",
    "authCode": "",
    "currencyCode": "702",
    "receiptNumber": "60715101922212",
    "brandName": "AMEX",
    "currency": "SGD",
    "gatewayResponseCode": "90",
  }
}
```


Query Details

Get transaction details based on transaction id.

EndPoint: api/v5/query/detail

Request data:

No.	Name	Max length	Type	Required	Description
1	transactionId	n..18	String	C	Unique id for each transaction from MCP Server
2	referenceNo	ans..240	String	C	Unique Reference number provided by client side. ONLY use for querying when request timeout
3	currency	a3	String	C	The currency set as per enabled for your MCPTID
4	totalAmount	n..18	String	C	Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.
6	filter	an..30	String	O	Query filter
7	receiptNumber	an..30	String	O	Transaction receipt number
8	queryType	an..10	String	O	Query type I: Shopee Pay Jump-App Query(In-Query)

Request with transactionId sample:

```
{
  "header": {
    "version": "5",
    "appType": "A",
    "appVersion": "S2.00.00",
    "mcpTerminalId": "12345671"
  },
  "data": {
    "filter": "",
    "receiptNumber": "000113",
    "queryType": "",
    "transactionId": "90382"
  }
}
```

```
}  
}
```

Request with referenceNo , currency , totalAmount sample: (ONLY applicable when request timeout)

```
{  
  "header": {  
    "version": "5",  
    "appType": "A",  
    "appVersion": "S2.00.00",  
    "mcpTerminalId": "12345671"  
  },  
  "data": {  
    "referenceNo": "MCPShop1",  
    "totalAmount": "2",  
    "currency": "SGD"  
  }  
}
```


Response data:

No.	Name	Max length	Type	Required	Description
1	transactionId	n..18	String	M	Unique id for each transaction from MCP Server
2	transactionType	n..10	String	M	Transaction Type
3	transactionState	n..2	String	M	Transaction State
4	queryType	an..50	String	M	Type of Query
5	hostResponseDate	ans..14	String	M	Timestamp returned from bank host. Format: yyyyMMddHHmmss
6	clientRequestDate	ans..14	String	M	Timestamp of client (mPOS, MAP) request transaction. Format: yyyyMMddHHmmss
7	gatewayRequestDate	ans..14	String	M	Timestamp of gateway sending request to bank host. Format: yyyyMMddHHmmss
8	gatewayResponseDate	ans..14	String	M	Timestamp of gateway getting response date from bank host. Format: yyyyMMddHHmmss
9	stan	n6	String	C	System trace audit number
10	receiptNumber	an..14	String	C	Receipt number print in receipt.
11	brandName	an..30	String	M	Brand name determined by primary account number. Visa, Master or Amex.
12	currency	a3	String	M	The currency set as per enabled for your MCPTID
13	totalAmount	n..18	String	C	(eCom) Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.
14	salesAmount	n..18	String	C	(mPOS) actual monetary value of the goods or service user paying for
17	truncatedPan	ans..19	String	O	Truncated primary account number get from reader.
18	cardHolderName	ans..50	String	O	Cardholder name

19	hostResponseMessage	ans..50	String	O	Host Response Message
20	merchant	ans..500	Json	O	Merchant details:(shortName businessRegistrationCode gstRegistrationCode address(line1 line2 line3 line4 line5 city regionCode postalCode country countryCode countryCodeAlpha))
21	terminal	ans..500	Json	O	Terminal Details:(address(line1 line2 line3 line4 line5 city regionCode postalCode country countryCode countryCodeAlpha))
22	email	ans..50	String	O	Email address
23	buyer	ans..50	String	O	Buyer name
24	rrn	n..12	String	O	Retrieval reference number
25	authCode	an..6	String	O	Authorization Identification returned from bank host
27	gpsLatitude	ans..15	String	O	(mPOS) Latitude of terminal from GPS
28	gpsLongitude	ans..15	String	O	(mPOS) Longitude of terminal from GPS

30	serviceAmount	n..18	String	O	service amount added on top of the sale amount. Service amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.
31	serviceRate	n..18	String	O	service rate added on top of the sale amount
32	gstAmount	n..18	String	O	the actual gst amount added on the sale amount
33	gstRate	n..18	String	O	gst rate added on top of the sale amount
34	commChestQrUrl	ans..500	String	C	This appears in the response if the the terminal corresponding to the mcptid in the request is a terminal which will be used for donations. This URL contains a link to a data collection form for tax deduction purpose.

Response sample:

```
{
  "header":{
    "version":"5",
    "appType":"A",
    "appVersion":"S2.00.00",
    "status":{
      "responseCode":"0000",
      "message":"Approved"
    },
    "mcpTerminalId":"12345671"
  },
  "data":{
    "commChestQrUrl":
    "https://feature-community-chest-webpage.d1xi21tgvcv9h1.amplifyapp.com/545188a619d4168446f68425de8ac7b1cec72598f7bd4bd8d2ccbd19c1ed230b",
    "transactionId":"90382",
    "transactionType":"200",
    "transactionState":"2",
    "queryType":"GW_QUERY_DETAIL",
    "salesAmount":"0",
    "serviceAmount":"0",
    "serviceRate":"0",
  }
}
```

```
"gstAmount":"0",
"gstRate":"0",
"totalAmount":"1",
"hostResponseDate":"20170411182744",
"clientRequestDate":"20170411182744",
"gatewayRequestDate":"20170411182744",
"gatewayResponseDate":"20170411182745",
"posConditionCode":"0",
"stan":"078182",
"rrn":"845656",
"authCode":"635512",
"receiptNumber":"077412",
"truncatedPan":"*****0001",
"brandName":"Visa",
"currency":"SGD",
"cardHolderName":"MCP Card Holder",
"currentPage":0,
"queryFilter":"",
"totalPage":0,
"totalCount":0,
"hostResponseMessage":"Approved or completed successfully",
"gatewayResponseCode":"00",
"is3DSEnabled":"false",
"merchant":{
  "shortName":"MC Payment Master Merchant",
  "address":{
    "line1":"Singapore",
    "city":"Singapore",
    "regionCode":"01",
    "postalCode":"502145",
    "country":"Singapore",
    "countryCode":"65",
    "countryCodeAlpha":"25"
  }
},
"terminal":{
  "address":{
    "line1":"Tiong Barhu Plaza",
    "line2":"",
    "line3":"",
    "line4":"",
    "line5":"",
    "city":"Singapore",
    "regionCode":"SG",
    "postalCode":"680111",
    "country":"Singapore",
    "countryCode":"702"
```

```
    }  
  },  
  "email": "cardholder@email.com",  
  "buyer": "MCP Buyer"  
}  
}
```

EWallet Mini-Program Payment (v6)

Mini Program Payment is a type of Official Account Payment

URI: api/v6/ewallet/mini-program-pay

Request Data:

No.	Name	MAX length	Type	Required	Description
1	currency	a3	String	M	The currency set as per enabled for your MCPTID
2	totalAmount	n..18	String	M	Transaction amount
3	eType	n..16	String	M	Type of eWallet (e.g. WECHAT, ALIPAY Example: WECHAT = 77771 ALIPAY = 77772 GRABPAY = 77773 PAYNOW = 77774 UNIQQIFT = 77775)
4	description	ans..32	String	M	Transaction description.
5	amountSettled	n..18	String	C	Payment amount of Final Settlement
6	statustUrl	ans..256	String	M	Callback response send url
7	referenceNo	an..240	String	M	Unique Reference number provided by client side. ONLY use for querying when request timeout
8	itemDetail	ans..6000	String	C	Item details in Json
9	appld	an..64	String	C	Merchant Official Account ID
10	openId	an..64	String	C	Merchant Open Platform Account

Request sample:

```
{
  "header": {
    "version": "6",
    "appType": "W",
    "appVersion": "2",
    "mcpTerminalId": "123123"
  }
}
```

```

    },
    "data":{
      "amountSettled":"39",
      "currency":"SGD",
      "totalAmount":"0.01",
      "description":"In-App Payment",
      "eType":"77771",
      "referenceNo":"123123",
      "appId":"wx12345678abcdefg",
      "openId":"oUpF8uMuAJ0_M2pxb1Q9zNjWeS6o"
    }
  }
}

```

Response Data:

No.	Name	MAX length	Type	Required	Description
1	transactionId	n..18	String	M	Unique id for each transaction
2	transactionState	n..10	String	M	Transaction State
3	walletType	n..20	String	M	Type of eWallet (e.g. WECHAT, ALIPAY Example: WECHAT = 77771 ALIPAY = 77772 GRABPAY = 77773 PAYNOW = 77774 UNIQGIFT = 77775)
4	walletPayment Type	n..10	String	M	Transaction Type In-App Payment TransactionType is UNIFIED ORDER (72001)
5	totalAmount	n..18	String	M	Transaction total amount
6	amountSettled	n..18	String	C	Amount in settleCurrency
7	currency	a3	String	M	The currency set as per enabled for your MCPTID
8	currencySettled	a3	String	M	Payment Currency of Final Settlement
9	appld	an..64	String	M	Merchant Official Account ID
10	package	ans..500	String	M	Value is kind of

					"prepay_id=123456789" for Mini-Program payment
11	nonceStr	ans..64	String	M	Random string
12	paySign	ans..500	String	M	Signature generated by MCP.
13	signType	ans..32	String	M	Hash algorithm used for sign
14	referenceNo	an..240	String	C	Unique Reference number provided by client side. ONLY use for querying when request timeout
15	timestamp	ans..500	String	M	Timestamp from WeChat in Unix Time Format. Example: 1412000000
16	errorMessage	ans..500	String	M	Error Message

***USER PAYING / PENDING state: 71 (note : User scan QR and enter the password payment, eWallet host (Alipay, Wechat) will return through the interface to pay the state, When the return result is "USER_PAYING", the merchant system can set the interval to re-query the payment results by transaction Id returned)**

Response sample:

```
{
  "header": {
    "version": "5",
    "appType": "APP",
    "appVersion": "1.2.3",
    "status": {
      "responseCode": "0000",
      "message": ""
    }
  },
  "data": {
    "transactionId": "12107",
    "transactionState": "71",
    "walletType": "77771",
    "walletPaymentType": "72001",
    "totalAmount": "1",
    "amountSettled": "1",
    "currency": "SGD",
    "currencySettled": "SGD",
    "appId": "wx8888888888888888",
    "package": "prepay_id=123456789",
    "nonceStr": "5K8264ILTKCH16CQ2502SI8ZNMTM67VS",
  }
}
```



```
    "paySign": "C380BEC2BFD727A4B6845133519F3AD6",  
    "signType": "MD5",  
    "timestamp": "1412000000",  
    "errorMessage": "",  
    "referenceNo": "52431f516"  
  }  
}
```

EWallet In-App Payment (v6)

URI: /api/v6/ewallet/in-app-pay

Request Data:

No.	Name	MAX length	Type	Required	Description
1	currency	a3	String	M	The currency set as per enabled for your MCPTID
2	totalAmount	n..18	String	M	Transaction amount
3	eType	n..16	String	M	Type of eWallet (e.g. WECHAT, ALIPAY Example: WECHAT = 77771 ALIPAY = 77772 GRABPAY = 77773 PAYNOW = 77774
4	description	ans..32	String	M	Transaction description.
5	amountSettled	n..18	String	C	Payment amount of Final Settlement
6	statustUrl	ans..256	String	M	Callback response send url
7	referenceNo	an..240	String	M	Unique Reference number provided by client side. ONLY use for querying when request timeout
8	itemDetail	ans..6000	String	C	Item details in Json
9	appld	an..64	String	C	Merchant Official Account ID

Request sample:

```
{
  "header": {
    "version": "6",
    "appType": "W",
    "appVersion": "2",
    "mcpTerminalId": "123123"
  },
  "data": {
    "amountSettled": "39",
    "currency": "SGD",
    "totalAmount": "0.01",
```

```

    "description": "In-App Payment",
    "eType": "77771",
    "referenceNo": "123123",
    "appId": "wx12345678abcdefg"
  }
}

```

Response Data:

No.	Name	MAX length	Type	Required	Description
1	transactionId	n..18	String	M	Unique id for each transaction
2	transactionState	n..10	String	M	Transaction State
3	walletType	n..20	String	M	Type of eWallet (e.g. WECHAT, ALIPAY) Example: WECHAT = 77771 ALIPAY = 77772 GRABPAY = 77773 PAYNOW = 77774
4	walletPayment Type	n..10	String	M	Transaction Type In-App Payment TransactionType is UNIFIED ORDER (72001)
5	totalAmount	n..18	String	M	Transaction total amount
6	amountSettled	n..18	String	C	Amount in settleCurrency
7	currency	a3	String	M	The currency set as per enabled for your MCPTID
8	currencySettled	a3	String	M	Payment Currency of Final Settlement
9	appId	an..64	String	M	Merchant Official Account ID
10	prepayId	an..128	String	M	Pre-pay session id returned
11	package	ans..500	String	M	Value is "Sign=WXPAY" for WeChat In-App
12	nonceStr	ans..64	String	M	Random string
13	sign	ans..500	String	M	Signature generated by MCP.

14	referenceNo	an..240	String	C	Unique Reference number provided by client side. ONLY use for querying when request timeout
15	timestamp	ans..500	String	M	Timestamp from WeChat in Unix Time Format. Example: 1412000000
16	errorMessage	ans..500	String	M	Error Message

***USER PAYING / PENDING state: 71** (note : User scan QR and enter the password payment, eWallet host (Alipay, Wechat) will return through the interface to pay the state, When the return result is "USER_PAYING", the merchant system can set the interval to re-query the payment results by transaction Id returned)

Response sample:

```
{
  "header":{
    "version":"5",
    "appType":"APP",
    "appVersion":"1.2.3",
    "status":{
      "responseCode":"0000",
      "message":""
    }
  },
  "header":{
    "version":"5",
    "appType":"APP",
    "appVersion":"1.2.3",
    "status":{
      "responseCode":"0000",
      "message":""
    }
  },
  "data":{
    "transactionId":"12107",
    "transactionState":"71",
    "walletType":"77771",
    "walletPaymentType":"72001",
    "totalAmount":"5000",
    "amountSettled":"5000",
    "amountInCNY":"250",
    "currency":"SGD",
    "currencySettled":"SGD",
    "appId":"wx8888888888888888",
    "prepayId":"WX1217752501201407033233368018",
    "package":"Sign=WXPAY"
  }
}
```

```
        "nonceStr": "5K8264ILTKCH16CQ2502SI8ZNMTM67VS",
        "sign": "C380BEC2BFD727A4B6845133519F3AD6",
        "timestamp": "1412000000",
        "errorMessage": "",
        "referenceNo": "52431f516"
    }
},
    "data": {
        "transactionId": "12107",
        "transactionState": "71",
        "walletType": "77771",
        "walletPaymentType": "72001",
        "totalAmount": "5000",
        "amountSettled": "5000",
        "amountInCNY": "250",
        "currency": "SGD",
        "currencySettled": "SGD",
        "appId": "wx8888888888888888",
        "prepayId": "WX1217752501201407033233368018",
        "package": "Sign=WXPay",
        "nonceStr": "5K8264ILTKCH16CQ2502SI8ZNMTM67VS",
        "sign": "C380BEC2BFD727A4B6845133519F3AD6",
        "timestamp": "1412000000",
        "errorMessage": "",
        "referenceNo": "52431f516"
    }
}
```

EWallet Void

A void on eWallet transactions are dependent on the acquirer's capabilities and not all eWallets are able to be voided.

URI: api/v5/ewallet/revokeOrder

Request Data:

No.	Name	MAX length	Type	Required	Description
1	tradeNo	an..240	String	M	Transaction Id generated for each transaction
2	eType	n..16	String	M	Type of eWallet (e.g. WECHAT, ALIPAY) Example: WECHAT = 77771 ALIPAY = 77772 GRABPAY = 77773 PAYNOW = 77774
3	currency	a3	String	C	The currency set as per enabled for your MCPTID
4	totalAmount	n..18	String	C	Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.

Request sample:

```
{
  "data":{
    "eType":"77771",
    "tradeNo":"12490",
    "currency":"IDR"
  },
  "header":{
    "appType":"A",
    "appVersion":"F3.00.00",
    "mcpTerminalId":"7017080002",
    "uuid":"353204060925220",
    "version":"2.0.2"
  }
}
```

Response Data:

No.	Name	MAX length	Type	Required	Description
1	walletType	n..20	String	M	Type of eWallet (e.g. WECHAT, ALIPAY Example: WECHAT = 77771 ALIPAY = 77772 GRABPAY = 77773 PAYNOW = 77774 UNIQGIFT = 77775)
2	walletPayment Type	n..10	String	M	Transaction Type
3	transactionId	n..18	String	M	Unique id for each transaction
4	transactionState	n..10	String	M	Transaction State
5	totalAmount	n..18	String	M	Transaction amount
6	amountSettled	n..18	String	C	Amount in settleCurrency
7	currency	3	String	M	The currency set as per enabled for your MCPTID
8	currencySettled	a3	String	C	Payment Currency of Final Settlement

Response sample:

```
{
  "data":{
    "walletType":"77771",
    "walletPaymentType":"81002",
    "totalAmount":"1",
    "amountSettled":"1",
    "amountInCNY":"0.06",
    "currency":"USD",
    "currencySettled":"USD",
    "transactionId":"12694",
    "transactionState":"2"
  },
  "header":{
```

```
    "version": "2.0.2",
    "appType": "A",
    "appVersion": "F3.00.00",
    "uuid": "353204060925220",
    "status": {
      "responseCode": "0000",
      "message": ""
    },
    "mcpTerminalId": "7017080002"
  }
}
```


EWallet Refund

Refunds are dependent on the acquirer, not all eWallet transactions can be successfully refunded.

URI: api/v5/ewallet/refund

Request Data:

No.	Name	MAX length	Type	Required	Description
1	tradeNo	an..240	String	M	Transaction Id generated for each transaction
2	eType	n..16	String	M	Type of eWallet (e.g. WECHAT, ALIPAY) Example: WECHAT = 77771 ALIPAY = 77772 GRABPAY = 77773 PAYNOW = 77774
3	currency	a3	String	C	The currency set as per enabled for your MCPTID
4	totalAmount	n..18	String	C	Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000. Required for Partial refund

Request sample:

```
{
  "data":{
    "eType":"77771",
    "tradeNo":"12490",
    "totalAmount":"100",
    "currency":"SGD"
  },
  "header":{
    "appType":"A",
    "appVersion":"F3.00.00",
    "mcpTerminalId":"7017080002",
    "uuid":"353204060925220",
    "version":"2.0.2"
  }
}
```

Response Data:

No.	Name	MAX length	Type	Required	Description
1	walletType	n..20	String	M	Type of eWallet (e.g. WECHAT, ALIPAY) Example: WECHAT = 77771 ALIPAY = 77772 GRABPAY = 77773 PAYNOW = 77774
2	transactionType	n..10	String	M	Transaction Type
3	transactionId	n..18	String	M	Unique id for each transaction
4	transactionState	n..10	String	M	Transaction State
5	totalAmount	n..18	String	M	Transaction amount
6	amountSettled	n..18	String	C	Amount in settleCurrency
7	currency	3	String	M	The currency set as per enabled for your MCPTID
8	currencySettled	a3	String	C	Payment Currency of Final Settlement

Response sample:

```
{
  "data":{
    "walletType":"77771",
    "transactionType":"400",
    "totalAmount":"100",
    "currency":"SGD",
    "transactionId":"12694",
    "transactionState":"2"
  },
  "header":{
    "version":"2.0.2",
    "appType":"A",
    "appVersion":"F3.00.00",
    "uuid":"353204060925220",
    "status":{
      "responseCode":"0000",
```

```
    "message": ""
  },
  "mcpTerminalId": "7017080002"
}
```

EWallet Cancel

Allows the merchant to cancel the EWallet request. This creates a wallet cancel request at the host and return the response. (Currently available only for MCP Indonesia)

URI: api/v6/ewallet/cancel

Request Data:

No.	Name	MAX length	Type	Required	Description
1	mcptid	an20	String	M	MCP Terminal Id
2	transactionId	n..16	String	M	Unique id for each transaction
3	currency	a3	String	M	The currency set as per enabled for your MCPTID
4	eType	n..16	String	M	Type of eWallet (e.g. MCPID_SHOPEEPAY Example: MCPID_SHOPEEPAY = 77790)

Request sample:

```
{
  "mcptid": "3122050001",
  "transactionId": "131750",
  "currency": "IDR",
  "eType": "77790"
}
```

Response Data:

No.	Name	MAX length	Type	Required	Description
1	currency	n..20	String	M	The currency set as per enabled for your MCPTID
2	mcptid	an20	String	M	MCP Terminal Id
3	responseCode	n..4	String	M	Refer to Appendix - Response codes
4	transactionId	n..18	String	M	Unique id for each transaction
5	transactionState	n..10	String	M	Transaction State

Response sample:

```
{
  "currency": "IDR",
  "mcptid": "3122050001",
  "responseCode": "00",
  "transactionId": "131479",
  "transactionState": "ORDER_CLOSED"
}
```

Redirect Payment Page

Terminal sends the Sale request to the server. All the data names should follow standard strictly and are case sensitive. This Request has no header because it is two steps payment process,

1. Get the url and 2. Payment will be done by UI

EndPoint: /api/v6/payment

Request data:

No.	Name	Max length	Type	Required	Description
1	mcptid	an20	String	M	MCP Terminal Id
2	currency	s3	String	M	The currency set as per enabled for your MCPTID
3	totalAmount	n..18	String	M	Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000. Refer to ISO 4217
4	referenceNo	n..50	String	M	Unique Reference number provided by client side. ONLY use for querying when request timeout
5	returnUrl	ans..500	String	O	Redirect to return page
6	statusUrl	ans..500	String	M	Callback response send url
7	itemDetail	ans..500	String	M	Description of item
8	tokenize	s1	String	M	Possible value's : Y or N
9	subject	an..100	String	C	Description or title of the.
10	customerEmail	an..50	String	C	Email of the customer. Required for 3DS 2.0, Crypto, and certain payment methods. Check with our implementation team for support.
11	phoneNumber	n..32	String	C	Phone Number of the Customer, Minimum 6 numbers up to 32 numbers.
12	billCountry	a3	String	C	Country of the customer. 3-character ISO country code. Required for 3DS 2.0, Crypto, and

					certain payment methods. Check with our implementation team for support.
13	billAddress	an..100	String	C	Complete Address of the customer. Required for 3DS 2.0, Crypto, and certain payment methods. Check with our implementation team for support.
14	billState	an..32	String	C	Billing State (part of the address) entered by the customer. Required for 3DS 2.0, Crypto, and certain payment methods. Check with our implementation team for support.
15	billCity	an..13	String	C	Name of the billing city selected by customer. Required for 3DS 2.0, Crypto, and certain payment methods. Check with our implementation team for support.
16	billPostalCode	an..9	String	C	Billing Postal code provided by the customer. Required for 3DS 2.0, Crypto, and certain payment methods. Check with our implementation team for support.
17	shipCountry	a3	String	C	Shipping country of the customer. 3 character ISO country code.
18	shipAddress	an..100	String	C	Complete Address of the customer.
19	shipState	an..32	String	C	Shipping State (part of the address) entered by the customer.
20	shipCity	an..13	String	C	Name of the shipping city selected by customer.
21	shipPostalCode	an..9	String	C	Shipping Postal code provided by the customer.
22	customerGivenName	an..48	String	C	The first name or given name of the customer. Required for 3DS 2.0, Crypto, and certain payment methods. Check with our implementation team for support.

23	customerSurName	an..48	String	C	The first name or given name of the customer. Required for 3DS 2.0, Crypto, and certain payment methods. Check with our implementation team for support.
----	-----------------	--------	--------	---	--

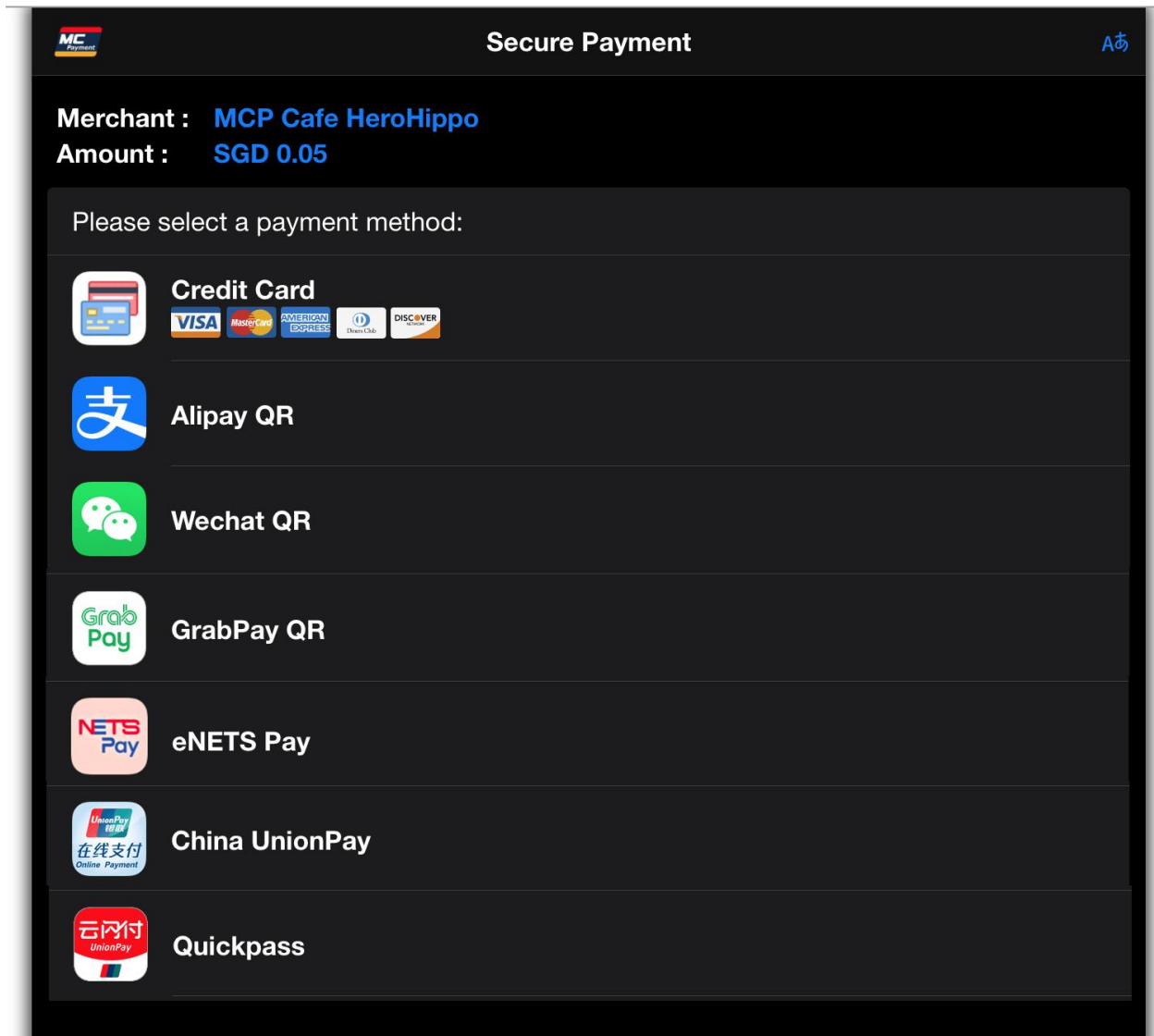
Note :

1. **No Header in Payment Page api request**
2. **During the payment process, there will not be a transaction record stored in MCP until user click "PROCEED TO SECURE PAYMENT" button.**
3. **The notification will be POST to StatusUrl right after payment is completed. Refer to [StatusUrl Postback](#)**
4. **If no callback after 30 mins (or longer), please call [Query Details API](#) with 'referenceNo', 'currency' and 'totalAmount' to confirm the state of transaction. If NO TRANSACTION FOUND, it means user didn't complete the payment scenario.**

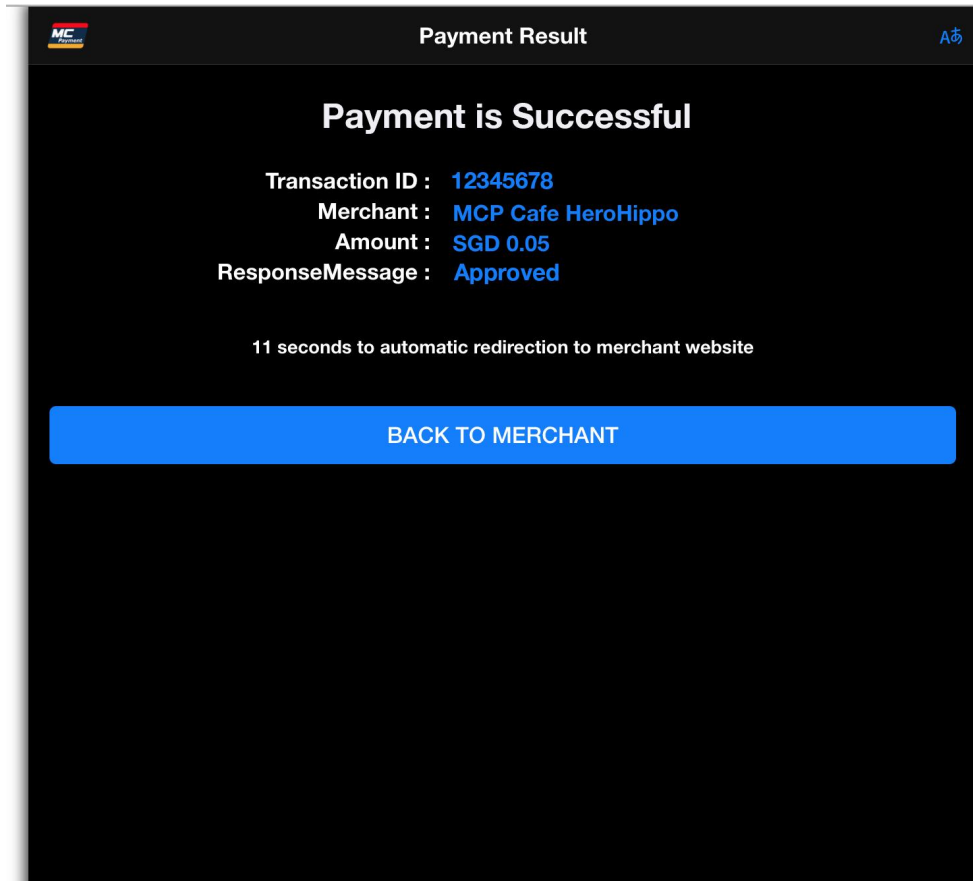
Request sample (No header):

```
{
  "mcptid":"24214234",
  "currency":"SGD",
  "totalAmount":"1",
  "referenceNo":"Credicardpayment1",
  "statusUrl":"<merchant call back url>(backend)",
  "returnUrl":"<merchant call back url>(frontend)",
  "itemDetail":"Item",
  "customerEmail":"{Input your customer email address}",
  "tokenize":"N"
}
```

Payment Page to Complete sale :

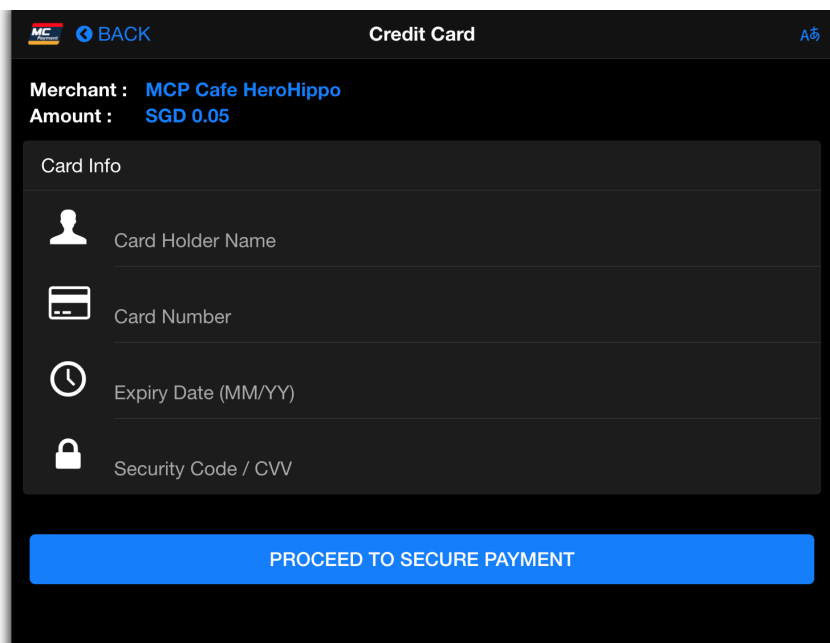


Payment Page after transaction completed :

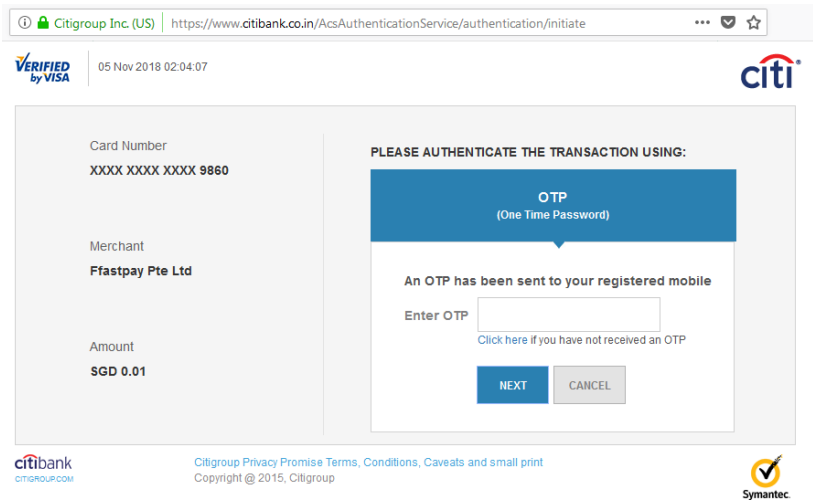


Here are the UIs for different payment methods:

1. Credit Cards



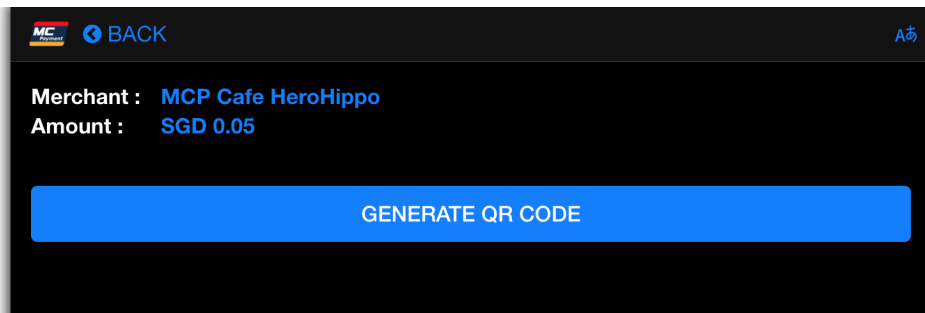
For Credit Cards, 3DS Page will be redirected if 3DS MID and card is 3DS enrolled :



The screenshot shows a web browser window with the URL <https://www.citibank.co.in/AcsAuthenticationService/authentication/initiate>. The page displays transaction details on the left: Card Number (XXXX XXXX XXXX 9860), Merchant (Fastpay Pte Ltd), and Amount (SGD 0.01). On the right, under the heading 'PLEASE AUTHENTICATE THE TRANSACTION USING:', there is a blue box labeled 'OTP (One Time Password)'. Below this, it states 'An OTP has been sent to your registered mobile' and provides an input field for 'Enter OTP'. A link 'Click here if you have not received an OTP' is present. At the bottom of the OTP box are 'NEXT' and 'CANCEL' buttons. The footer includes Citigroup logos, privacy terms, and a Symantec logo.

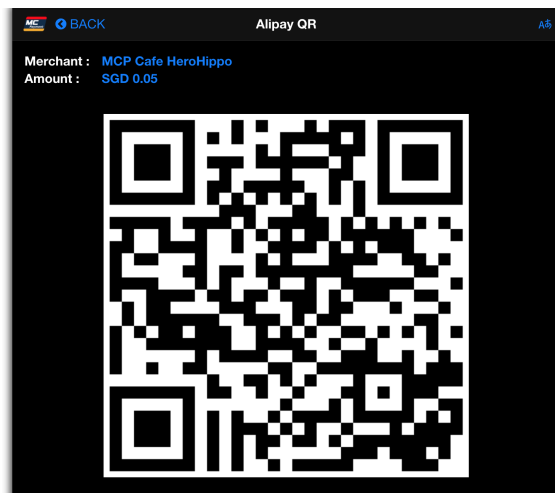
2. Ewallets (Alipay, WeChat Pay, GrabPay, CUP QuickPass)

Click the Generate QR Code button



The screenshot shows a mobile app interface with a dark background. At the top left is the 'MC' logo and a 'BACK' button. The merchant information is displayed as 'Merchant : MCP Cafe HeroHippo' and 'Amount : SGD 0.05'. A large blue button with the text 'GENERATE QR CODE' is centered on the screen.

The QR Code will be displayed




Scan to complete the payment


3. eNets


After selecting enets, you will be redirected to the bank selection page. Choose a bank and complete the transaction.


Payment Methods





Please select bank

☐ 

☐ 

☐ 

☐ 

☐ 

Submit

Cancel

Important Notice: Please note the transaction information should you need to make any queries on this transaction.

Crypto Transaction

Terminal sends the Crypto request to the server. All the data names should follow standard strictly and are case sensitive.

EndPoint: `api/v6/crypto/payment`

Request data:

No.	Name	Max length	Type	Required	Description
1	requestKey	a40	String	M	The last part of the URL which is generated by api/v6/payment .
2	cryptoCurrency	ans..20	String	M	Crypto currency code. Ex. BTC, ETH

Request sample:

```
{
  "requestKey": "613080BB0DAB436234298EC4F96B06792334420B",
  "cryptoCurrency": "testBTC"
}
```

Response data:

No.	Name	Max length	Type	Required	Description
1	authCode	n..14	String	M	Unique payment reference generated by the acquirer.
2	clientRequestDate	ans..10	String	M	Timestamp of client request transaction. Format: yyyyMMddHHmmss
3	cryptoAmount	n..10	Number	M	Amount of the payment in selected crypto coins.
4	cryptoCurrency	a..10	String	M	Currency code of the selected crypto currency. Ex. BTC, ETH, USDT
5	currency	a..3	String	M	The currency set as per enabled for your MCPTID
6	customerEmail	ans..150	String	M	Email address of the customer who initiated the payment.

7	customerName	an..50	String	M	Name of the customer who initiated the payment.
8	gatewayRequestDate	n..14	String	M	Timestamp of gateway sending request to bank host. Format: yyyyMMddHHmmss
9	gatewayResponseDate	n..14	String	M	Timestamp of gateway response.. Format: yyyyMMddHHmmss
10	hostResponseDate	n..14	String	M	Timestamp returned from bank host. Format: yyyyMMddHHmmss
11	redirectUrl	ans..256	String	M	Link to the payment page which is provided by the acquirer.
12	redirectUrlExpiresIn	n..4	String	M	Number of seconds to expire the redirectUrl.
13	responseCode	n..4	String	M	Refer to Appendix - Response codes
14	totalAmount	n..18	String	M	Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000.
15	transactionId	n..18	String	M	Unique id for each transaction.
16	transactionState	n..2	String	M	Transaction State
17	transactionType	n..10	String	M	Transaction Type

Response sample:

```
{
  "authCode": "TBC-509978-PMT",
  "clientRequestDate": "20220420145724",
  "cryptoAmount": "0.00007233",
  "cryptoCurrency": "testBTC",
  "currency": "USD",
  "customerEmail": "nishan.w@mcpayment.com",
  "customerName": "John Doe",
  "gatewayRequestDate": "20220420145725",
  "gatewayResponseDate": "20220420145726",
  "hostResponseDate": "20220420145726",
  "redirectUrl":
  "https://app.triple-a.io/app/v1/payment_form?access_token=22c9b1d13648c815e237ef197da810b11d9e6c63&payment_reference=TBC-509978-PMT&select=1",
  "redirectUrlExpiresIn": "1499",
}
```

```
"responseCode": "0000",  
"totalAmount": "300",  
"transactionId": "130922",  
"transactionState": "USER_PAYING",  
"transactionType": "SALE"  
}
```

Terminal Details

This API returns information related to the mcp terminal id in the request. Currently this returns the list of currency and hosts of routes of terminal corresponding to the mcp terminal id. In future, more response fields will be added.

EndPoint: api/v5/terminal/detail

Request data:

No.	Name	Max length	Type	Required	Description
1	mcpTerminalId	an..20	String	M	Merchant terminal Id

Request sample:

```
{  
  "header": {  
    "version": "5",  
    "appType": "A",  
    "appVersion": "S2.00.00",  
    "uuid": "ThisIsPhoneUUID"  
  },  
  "data": {  
    "mcpTerminalId": "3122030003"  
  }  
}
```

Response data:

No.	Name	Max length	Type	Required	Description
1	routeList	ans..1000	List	M	routeList supported currency and modules with ; separator

Sample response:

```
{
  "data": {
    "routeList": [
      "SGD;aletaQrcHost",
      "SGD;tripleAHost",
      "USD;tripleAHost"
    ]
  },
  "header": {
    "appType": "A",
    "appVersion": "S2.00.00",
    "status": {
      "message": "Approved",
      "responseCode": "0000"
    },
    "uUID": "ThisIsPhoneUUID",
    "uuid": "ThisIsPhoneUUID",
    "version": "5"
  }
}
```

Callback Response

New format (Standard format for all merchants)

Response Data:

No.	Name	Max length	Type	Required	Description
1	mcptid	an20	String	M	MCP Terminal Id
2	currency	s3	String	M	The currency set as per enabled for your MCPTID
3	totalAmount	n..18	String	M	Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000. Refer to ISO 4217
4	referenceNo	n..50	String	C	Unique Reference number provided by client side. ONLY use for querying when

					request timeout
5	transactionId	n..100	String	M	Unique id for each transaction from MCP Server
6	transactionState	n..2	String	M	Transaction State . Please use the TransactionState for the actual status of the transaction
6	stan	n..6	String	O	Response send url
7	receiptNumber	n..20	String	O	ReceiptNumber
8	cardHolderName	ans..50	String	O	CardHolderName
9	truncatedPan	ns..20	String	O	Masked PAN
10	brandName	as..20	String	O	PAN Brand
11	responseCode	n2	String	M	Response Code
12	responseMsg	ans..500	String	M	Response Message - Indicates whether your API request to us is successful. Does NOT indicate the actual status of the transaction.
13	data		object	O	Data options
a	• amountInCNY	n..18	String	C	Amount in CNY, applicable to WeChatPay and Alipay ONLY
b	• amountInCurrencySettled	n..18	String	O	
c	• currencySettled	as..20	String	O	
d	• eWalletType	n..10	String	C	
e	• discountAmount	n..18	String	O	
f	• paidAmount	n..18	String	O	

Response sample:

```
{
  "brandName": "GrabPay",
  "cardHolderName": "",
  "currency": "SGD",
  "data": {
    "amountInCurrencySettled": 2050,

```



```
    "currencySettled": "SGD",
    "eWalletType": 77773
  },
  "mcptid": "3121050015",
  "receiptNumber": "091b26c52d55411f92cd8b4d79259dfd",
  "referenceNo": "PCHLP2798243176999362567",
  "responseCode": "00",
  "responseMsg": "transaction was successful",
  "stan": "",
  "totalAmount": "2050",
  "tranType": "72001",
  "transactionId": "5962706",
  "transactionState": "2",
  "truncatedPan": ""
}
```

Old format

For all new merchants boarded, the new callback format will be used. The old format is only applicable for past boarded merchants who have yet to migrate over to use the new callback format.

We will highly recommend for you to use the new callback format. To request for this change to the new format, please email in to integrate@oxpayfinancial.com.

EWallet ClientUrl Response

The callback url of client web. The transaction result will be sent back this url if specified. Please note that this is only applicable for eWallet payment methods.

Response Data:

No.	Name	MAX length	Type	Required	Description
1	totalAmount	n..18	String	M	Transaction total amount
2	localCurrency	a3	String	M	The currency set as per enabled for your MCPTID
3	transactionState	n..10	String	M	Transaction State

4	transactionId	n..18	String	M	Unique id for each transaction
5	referenceNo	an..240	String	C	Unique Reference number provided by client side. ONLY use for querying when request timeout
6	brandName	an..30	String	M	Brand name determined by primary account number. Visa, Master or Amex.
7	amountInCNY	n..18	String	C	Amount in CNY, applicable to WeChatPay and Alipay ONLY

Response sample:

```
{
  "data":{
    "totalAmount":1,
    "localCurrency":"USD",
    "transactionState":2,
    "brandName":"USD",
    "amountInCNY":12,
    "transactionId":13026
  }
}
```

StatusUrl Postback

No.	Name	Max length	Type	Required	Description
1	mcptid	an20	String	M	MCP Terminal Id
2	currency	s3	String	M	The currency set as per enabled for your MCPTID
3	totalAmount	n..18	String	M	Total amount without decimal. SGD 1.23 will be 123 in request. JPY 12000 will be 12000. Refer to ISO 4217
4	referenceNo	n..50	String	C	Unique Reference number provided by client side. ONLY use for querying when request timeout

5	transactionId	n..100	String	M	Unique id for each transaction from MCP Server
6	transactionState	n..2	String	M	Transaction State
6	stan	n..6	String	O	Response send url
7	receiptNumber	n..20	String	O	ReceiptNumber
8	cardHolderName	ans..50	String	O	CardHolderName
9	truncatedPan	ns..20	String	O	Masked PAN
10	brandName	as..20	String	O	PAN Brand
11	responseCode	n2	String	M	Response Code
12	responseMsg	ans..500	String	M	Response Message

Response to return url sample (if applicable):

Method : POST

tranId=186790&amount=1.00&brandName=Visa&brands=MasterCard%252CVisa&cardHolderName=&itemDetail=N&tokenize=N&responseCode=00&referenceNo=creditcard%252B42143213&truncatedPan=*****1111&mcptid=3117030016&stan=046302¤cy=SGD&receiptNumber=045661&responseMsg=Approved%2Bor%2Bcompleted%2Bsuccessfully

Response to status url sample

Method : POST

```
{
  "mcptid": "3118100010",
  "currency": "SGD",
  "totalAmount": "100",
  "referenceNo": "threesec",
  "tranId": "186385",
  "transactionId": "186385",
  "stan": "046116",
  "receiptNumber": "045476",
  "cardHolderName": "",
  "truncatedPan": "*****1112",
  "brandName": "Visa",
  "tokenize": "N",
  "responseCode": "00",
  "responseMsg": "Approved+or+completed+successfully"
}
```


Implementation Notes

statusurl is main callback handler. It triggers first and postback full data package about the payment. System sends it in background. No page will be opened for it. Please implement database update logic in this callback handler only.

returnurl is auxiliary callback handler. After end of the payment process system redirects payer to this url. Use data provided to show basic info about the payment to payer. Please do not use this url for database update. Otherwise, if payer will close the page, your database will be not updated and you will lose the transaction.

We strictly recommend to implement both callback url handlers: **resulturl** and **statusurl**. Otherwise we do not guarantee postback data (payment result) delivery.

Request samples

Please refer to attached sample source files. (Sample are provided for reference purpose only and should not be used directly in production system as is.)

Dummy card numbers for test

*Provided that you are provided with sandbox credentials. For production credentials, please use a live card for testing.

Transaction Type	Card Brand	Card Number	Expiry Date	CVV	Cardholder Name
Success	Visa	4111 1111 1111 1111	Any future date	123	Any name
	Mastercard	5555 5555 5555 4444			
Rejected	Visa	4532 7416 3202 5415	Any future date	123	Any name
	Mastercard	5596 8865 8226 3266			

Appendix

A. Currency List

Currency Code	Currency Name
SGD	Singapore Dollar
HKD	Hong Kong Dollar
MYR	Malaysia Ringgit
BRD	Brunei Dollar
KRW	Korea Won
USD	US Dollar
AUD	Australian Dollar
EUR	Euro
GBP	Pounds Sterling
JPY	Japan Yen

Further codes not listed can be found in ISO 4217 Currency Code.

You must only send the currency code that you are approved for during the boarding with OxPay.

B. Transaction Type

No.	Type	Value
1	Sale	200
2	Void	300
3	Refund / eWallet Refund	400
5	PreAuth	100
7	Capture	220

14	eWallet Void	81002
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C. Transaction State

No.	State	Value
1	Requested	1
2	Ok	2
3	Authorized*	3
4	Reversed	4
5	Denied	5
6	Refunded	11
7	Voided	12
8	Captured	16
9	Retrieval**	17
10	User Paying / Pending	71
11	Order Closed***	78

* For AMEX transaction, MCP Gateway will return 'AUTHORIZED(3)' for PREAUTH. And 'PREAUTH - AUTHORIZED' transaction will be changed to 'SALE - SUCCESS' after auto-settlement.

** If transaction is stated as Retrieval (17), it means this transaction has been raised to Risk Management and proceeded as Chargeback. If need more information on this transaction, please contact MCP Risk Management Team

*** When the user did not proceed payment (scan QR, enter password, enter OTP, etc) within required time (down to different authentication methods and acquirers), the transaction state will be updated to Order Close (78)

Receipt Number case: The unified order interface generates QR, the user did not scan did not pay, the Alipay system does not exist the order, the receipt number is empty, if the user has not scanned the payment, Alipay system will generate an order, the overtime did not pay, the state changed to Order Close, receipt number Have value

D. Response Codes

No.	Response Code	Usage	Message	Description
1	0000	ALL	N/A	Request Success *It DOES NOT mean Transaction has been approved. Check 'transactionState' which is result of transaction
2	1211	AuthTerminal	Request parameter(s) is/are invalid./ not found	Request Failed caused by parameter are invalid/not found
3	2005	Sale	Terminal disabled	Request failed caused by terminal disabled.
4	2011	Sale	Request parameter(s) is/are invalid./ not found	Request Failed caused by parameter are invalid/not found
5	2018	Sale	Invalid Terminal	Request Failed caused by mcp TerminalId are invalid
6	2090	Sale	Sales Denied	The sales transaction is denied
7	2105	Void	Terminal disabled	Request failed caused by terminal disabled.
8	2111	Void	Request parameter(s) is/are invalid./ not found	Request Failed caused by parameter are invalid/not found
9	2118	Void	Invalid Terminal	Request Failed caused by mcp TerminalId are invalid
16	2190	Void	Void Denied	The void transaction is denied
23	3205	Refund	Terminal disabled	Request failed caused by terminal disabled.
24	3211	Refund	Request parameter(s) is/are invalid./ not found	Request Failed caused by parameter are invalid/not found
27	3218	Refund	Invalid Terminal	Request Failed caused by mcp TerminalId are invalid
28	3290	Refund	Refund Denied	The refund transaction is denied
29	1005	PreAuth	Terminal disabled	Request failed caused by terminal disabled.
30	1011	PreAuth	Request parameter(s) is/are invalid./ not found	Request Failed caused by parameter are invalid/not found
33	1018	PreAuth	Invalid Terminal	Request Failed caused by mcp

				TerminalId are invalid
34	1090	PreAuth	PreAuth Denied	The preAuth transaction is denied
35	3105	PreAuth Reverse	Terminal disabled	Request failed caused by terminal disabled.
36	3111	PreAuth Reverse	Request parameter(s) is/are invalid./ not found	Request Failed caused by parameter are invalid/not found
39	3118	PreAuth Reverse	Invalid Terminal	Request Failed caused by mcp TerminalId are invalid
40	3190	PreAuth Reverse	PreAuth Reverse Denied	The PreAuth Reverse transaction is denied
41	1505	Capture	Terminal disabled	Request failed caused by terminal disabled.
42	1511	Capture	Request parameter(s) is/are invalid./ not found	Request Failed caused by parameter are invalid/not found
45	1518	Capture	Invalid Terminal	Request Failed caused by mcp TerminalId are invalid
46	1590	Capture	capture Denied	The capture transaction is denied
47	1591	Capture	Capture Denied	The Capture Amount is higher than Auth Amount (General Hosts)
48	1592	Capture	Capture Denied	'Allow Over Capture Amount' is not Enabled (Shopee Pay)
49	1593	Capture	Capture Denied	Balance is not enough (Shopee Pay)
53	4005	Query Detail	Terminal disabled	Request failed caused by terminal disabled.
54	4011	Query Detail	Request parameter(s) is/are invalid./ not found	Request Failed caused by parameter are invalid/not found
57	4018	Query Detail	Invalid Terminal	Request Failed caused by mcp TerminalId are invalid
58	4019	Query Detail	Query Failed	Transaction Not Found in GW2
59	4090	Query Detail	Query Failed	Query failed because of no data matched
77	7805	eWallet Void	Terminal disabled	Request failed caused by terminal disabled.
78	7811	eWallet Void	Request parameter(s) is/are invalid./ not found	Request Failed caused by parameter are invalid/not found

81	7818	eWallet Void	Invalid Terminal	Request Failed caused by mcp TerminalId are invalid
82	7890	eWallet Void	Void Failed	The Void transaction is denied
89	9910	ALL	Json object missing	Request Json object is not match server required
90	9911	ALL	Json object error	Request Json object error
91	9999	ALL	Unknown Error	Request failed caused by an unknown error

Whitelist

Please add those IP Addresses to your firewall to get response from OxPay.

IP Address
52.77.179.149 18.136.33.21 52.221.76.223 52.74.64.97 52.76.141.203 13.251.68.173 13.228.196.225 13.228.209.218