PAYSBUY

API – Refund Guide

Version: 1.0

Contents

Chapter 1

Overview of PAYSBUY Refund API

PAYSBUY Refund API is used to issue a return (refund) to a cardholder's credit card

General Information

Term	Explanation
Merchant	Is the owner or operator of an online shop
Customer	Is the consumer making a purchase on your online shop
Financial services provider (Bank)	The company whose payment method can be used in your online shop: credit card companies or banks (banking systems)

1.1 Credit Card Refund Process Flow

Refund Process Description

Step	Description
1	Merchant sends an API Refund request to PAYSBUY
2	PAYSBUY sends an API Refund response back to Merchant
3	PAYSBUY sends a Refund request to Financial services provider
4	Financial services provider sends a confirmation back to PAYSBUY

Chapter 2

Credit Card Refund API

The Credit Card Refund is used to request a partial or a full refund to a card holder's credit card using the apCode of the original sale. This will guarantee the money will be returned to the same credit card used previously for the purchase is the one being refunded

The partial refund is allowed for this Refund API, merchants may pass the original apCode of the sale and amount that is less than the original amount. However, an amount higher than the original sale amount is not allowed.

2.1 Request Refund Method : api_creditcard_payment

This session is for merchant to pass on the refund details from the original transaction of the previous purchase to PAYSBUY webservice.

Server	URL	Method
Demo Server	https://demo.paysbuy.com/api_creditcard/api_creditcard.asmx	get_refund
Production Server	https://www.paysbuy.com/api_creditcard/api_creditcard.asmx	get_refund

The following parameters are available for the transfer:

Parameter	Data Type	Description
psbID	string(10)	Merchant's PAYSBUY ID
apCode	string(200)	PSB Approval Code against the original payment transaction
rType	string(1)	Refund Types: 1 = Full Amount Refund 2 = Partial Refund
amount	string(200)	Transaction amount to be refunded. It has to be a positive number with 2 decimal places
detail	string(2)	Refund Reason: <table><tr><th>Refund Reason Code</th><th>Descriptions</th></tr><tr><td>11</td><td>Duplicate Request</td></tr><tr><td>22</td><td>Out of Stock</td></tr><tr><td>33</td><td>Order Cancelled by The Buyer</td></tr><tr><td>44</td><td>Test transaction</td></tr><tr><td>55</td><td>The Money has been deduct buy the transaction was not completed</td></tr><tr><td>66</td><td>Chargeback</td></tr><tr><td>77</td><td>Fraud</td></tr><tr><td>88</td><td>Others</td></tr></table>

The following parameter data was used for the example

Parameter	Example
psbID	"8303545188"
apCode	"6999999"
rType	"1"
Amount	"1.00"
detail	"description"

2.2 PAYSBUY Refund API Response for the return of the parameters to Merchant

The PAYSBUY Response information will return the acknowledged status from PAYSBUY backend system. And the confirmation of the refund status will be sent to merchant by email.

The following parameters are available for the transfer:

Parameter	Data Type	Description
status	string(2)	The payment status: "00" = "Success" "99" = "Failure"
description	string(200)	Description of the payment

The following parameter data was used for the example

Parameter	Example
status	"00"
apCode	"123456789"