



**UBANK  
CONNECT**



**UBANK  
CONNECT**

## API Integration Guide

Version: 1.6

## Table of Content

|                             |          |
|-----------------------------|----------|
| <b>REVISION HISTORY</b>     | <b>3</b> |
| <b>INTRODUCTION</b>         | <b>4</b> |
| <b>DEFINITION AND TERMS</b> | <b>4</b> |
| <b>DEPOSIT FLOW</b>         | <b>4</b> |
| Deposit Form Request        | 6        |
| Status Code                 | 8        |
| Bank and Wallet List        | 9        |
| Status API                  | 9        |



**UBANK  
CONNECT**

## REVISION HISTORY

| VERSION | DESCRIPTION                   |
|---------|-------------------------------|
| 1.0     | Initial Version               |
| 1.2     | Update deposit flow diagram   |
| 1.3     | Update bank list API          |
| 1.4     | Add and Update query API      |
| 1.5     | Add new wallet to deposit API |
| 1.6     | Status API                    |



**UBANK  
CONNECT**

## INTRODUCTION

The purpose of this document is to facilitate the integration of the Merchant Back Office with the PSP Back Office by the merchant's developers.

## DEFINITION AND TERMS

| TERMS                     | DESCRIPTION                                                                                                                                 |
|---------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Merchant Website</b>   | Merchant can register and login on the website                                                                                              |
| <b>Merchant Dashboard</b> | Merchants can access their account details, transaction details(referring to their Deposits & Payouts) settlements and all related reports. |
| <b>Merchant ID</b>        | This will be the merchant ID provided by PSP                                                                                                |
| <b>Secret Key</b>         | Token given to the merchant that is used for encryption                                                                                     |
| <b>Deposit</b>            | The process of receiving money from members.                                                                                                |
| <b>Payout</b>             | The process of sending money out.                                                                                                           |
| <b>Settlement</b>         | Settlement process referring to the merchant's own money.                                                                                   |
| <b>Encryption IV</b>      | This will be the Encryption IV provided by PSP                                                                                              |
| <b>Merchant</b>           | PSP Merchant                                                                                                                                |
| <b>HASH</b>               | This is the combination of some parameter                                                                                                   |

## DEPOSIT FLOW

A deposit is a sum of money sent by the customer to increase the balance of his wallet on the Merchant Website.

### Merchant Website to the Back Office

Transactions are initiated from the Merchant Website. The customer inputs all necessary information such as the amount to be deposited, OTP and/or bank credentials to validate the deposit request. These will be sent to the Merchant Back Office and it will proceed to generate information, attach the signature to authenticate the request and respond to the Merchant Website.

## Merchant Website to the PSP Back Office

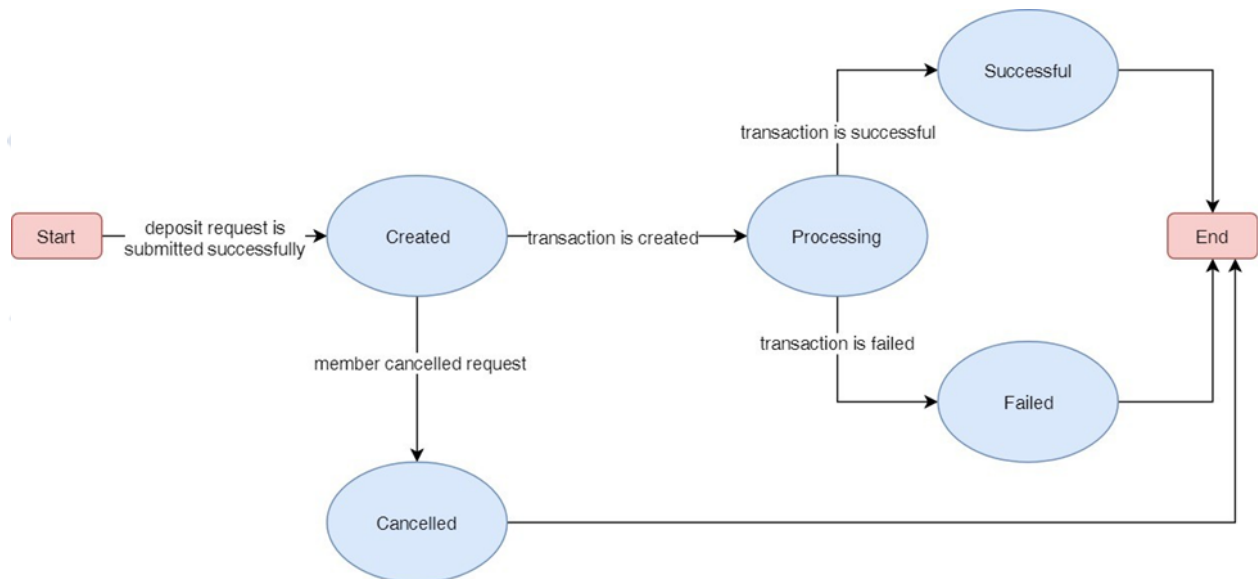
The Merchant Website will send the information to the PSP Back Office via Deposit form. Request parameters are described in the next section. Request Authentication is also applied in this process.

### Request Validity

If the request is valid, PSP will redirect members to the PSP Member Site (via Deposit form response). If the request is not valid, PSP will redirect members back to the Merchant Website.

### Transaction Status

Transactions statuses will be reported to the Merchant Back Office via Deposit & Payout Callback API. Members will be redirected to RedirectURL (which is included in the API request parameters) after all processes are done.



## Deposit Form Request

Using below parameters in a form request the merchant will send the transaction requests to the PSP then the PSP will verify & validate the request then the customer will redirect to the respective card/bankpage/wallet/UPI page.

| PARAMETER    | TYPE      | MAX LENGTH | DESCRIPTION                                                                                                                                                             |
|--------------|-----------|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| merchantno   | Num       | 10         | Merchant Code provided by PSP                                                                                                                                           |
| order_id     | Integer   | 20         | Order ID in Merchant Back Office                                                                                                                                        |
| amount       | Integer   | 5          | Amount of the transaction                                                                                                                                               |
| pay_by       | Integer   | 1          | Pay_by:<br>1. 1 for Card<br>2. 3 for Bank Transfer<br>3. 4 for E-wallets<br>4. 5 for QR Payments                                                                        |
| email        | String    | 20         | Merchant will send email of customer to PSP                                                                                                                             |
| mobile_no    | Numeric   | 10         | Merchant will send mobile no of customer to PSP for the verification of deposit                                                                                         |
| callback_url | String    | 256        | The URL of the Merchant that the customer will be redirected to after the transaction has been completed.                                                               |
| signature    | String    |            | Merchant will form a signature using below parameters<br>\$sec_key.'@'. \$order_id.'@'. \$od_amt.'@@@'. \$mobile_no.'@'. \$email.'@@@@@'. \$return_url.'@@@@'. \$mer_id |
| currency     | Character | 4          | CNY, IDR, THB, VND, INR                                                                                                                                                 |
| fname        | String    | 10         | Customers of merchants will enter their name.                                                                                                                           |
| lname        | String    | 10         | Customers of merchants will enter their name.                                                                                                                           |
| state        | String    | 10         | Customers of merchants will enter the state name.                                                                                                                       |
| city         | String    | 10         | Customers of merchants will enter the city name.                                                                                                                        |
| address      | String    | 10         | Customers of merchants will enter their address.                                                                                                                        |

|              |         |     |                                                                                                                          |
|--------------|---------|-----|--------------------------------------------------------------------------------------------------------------------------|
| pin          | Numeric | 06  | Customers of merchants will enter their pincode/zipcode                                                                  |
| return_url   | String  | 256 | The URL of the Merchant that the customer will be redirected to after the transaction has been completed/failed/pending. |
| description  | String  | 10  | Customers will enter the description of the transaction.                                                                 |
| payment_mode | Text    | 4   | Merchant will send this code as LIVE/TEST to the PSP.                                                                    |

#### For Card (Along with above parameter)

|                 |     |        |                                                        |
|-----------------|-----|--------|--------------------------------------------------------|
| card_number     | Num | 16     | Customers will enter their 16 digit card no.           |
| expiration_date | Num | 2      | Customers will enter the date of expiry of their card. |
| expiration_year | Num | 4      | Customers will enter the year of expiry of their card. |
| security_code   | Num | 3 or 4 | Customers will enter the CVV of their card.            |

#### For Bank Transfer & E-wallets (Along with above parameter)

|             |          |  |                                                                                 |
|-------------|----------|--|---------------------------------------------------------------------------------|
| paymentCode | Alphanum |  | Merchant will send this code to PSP and these codes will be received using API. |
|-------------|----------|--|---------------------------------------------------------------------------------|

Data used to create signature for request as below:

```
$secretkey.'@'. $orderId.'@'. $orderAmount.'@@@'. $mobile_no.'@'. $email
address.'@@@@@'. $return_url.'@@@@@'. $mer_id
```

#### Response Example

```
Array
(
    [order_id] => 09876543321
    [orderAmount] => 10000
    [txStatus] => Success
    [txMsg] => User has successfully completed a transaction
    [txTime] => 2022-03-04 09:09:09
    [txCode] => SUCC200
    [signature] => hhjdfvhd8178368738jfhf87833
)
```

Data used to create signature in (MD5) for response as given:

**mer\_id|orderAmount|txStatus|txTime|order\_id|sec\_key**

#### Response Log

```
$response = file_get_contents("log.txt",print_r($_request,true));  
Print "OK"
```

#### Status Code

| Status Code | Description                                                           |
|-------------|-----------------------------------------------------------------------|
| ERR401      | Merchant payment mode is not activated by the PSP.                    |
| ERR402      | Merchant details not matched.                                         |
| ERR411      | Merchant order ID is the same or invalid.                             |
| SUCC202     | Transaction is failed.                                                |
| SUCC200     | Transaction is successful.                                            |
| SUCC201     | Transaction is pending at bank end.                                   |
| WAIT200     | Transactions are pending at the PSP end or not submitted to the bank. |

#### Bank and Wallet List

| Parameter   | Description                                                                                                       |
|-------------|-------------------------------------------------------------------------------------------------------------------|
| URL         | <a href="https://www.bankconnect.online/apisecure/BankList">https://www.bankconnect.online/apisecure/BankList</a> |
| merchant_no | 1XXXX                                                                                                             |
| secretkey   | XXXXXXXX                                                                                                          |

#### Authorization



|                 |                               |
|-----------------|-------------------------------|
| <b>Username</b> | <b>bankconnect_secure_API</b> |
| <b>Password</b> | <b>password_secure_API</b>    |

#### Header

|                  |                        |
|------------------|------------------------|
| <b>X-API-KEY</b> | <b>bankconnect_123</b> |
|------------------|------------------------|

#### Status API

| Parameter   | Description                                                                                                                                              |
|-------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>URL</b>  | <b><a href="https://www.bankconnect.online/apisecure/DepositTransactionStatus">https://www.bankconnect.online/apisecure/DepositTransactionStatus</a></b> |
| merchant_no | 1XXXX                                                                                                                                                    |
| secretkey   | XXXXXXXX                                                                                                                                                 |
| order_id    | 1827XXXXXX72872                                                                                                                                          |