Overview

- Product: UPay by UnionBank 1.0.0
- API: UPay by UnionBank 1.0.0

URLs

Environment	Domain
UAT	https://api-uat.unionbankph.com/ubp/external/upay/payments/v1
Prod	https://api.unionbankph.com/ubp/external/upay/payments/v1

Contents

- Authorization
- API
  - Endpoints
  - Error Responses

Authorization

To make a REST API call, you must include X-IBM-Client-Id and X-IBM-Client-Secret in your request header for authorization.

To obtain Client Id and Secret, you must create a developer account in `Developer Portal` . Once created, register an application then search for **UPay by UnionBank (1.0.0)** API Product then subscribe.

Developer Portal: https://developer-uat.unionbankph.com

Scope: upay_payments

```
curl http://api-uat.unionbankph.com/<endpoint> \
  -H "Content-Type: application/json" \
  -H "X-IBM-Client-Id: <your_client_id>" \
```

```
  -H "X-IBM-Client-Secret: <your_client_secret>" \
  -X GET
```

API

Endpoints

Method	Resource	Description	Production?
POST	`/transactions`	Create Payment Request.	Y
GET	`/billers/:billerUuid`	Get Billers Details by Uuid.	Y
GET	`/billers/:billerUuid/references`	Get the biller's list of references using the biller's Uuid.	Y
GET	`/transactions/:billerUuid/status`	Check status.	Y
GET	`/privacy`	Get Privacy Policy Feature.	Y
GET	`/instapay/banks`	Get List of Instapay Bank.	Y
GET	`/pesonet/banks`	Get List of PESOnet Bank.	Y
GET	`/privacy/policies`	Get Privacy Policy list from Consent Wallet platform	Y

POST /transactions

- Create Payment Request

Request Header Parameters

Parameter	Tags	Description
accept	`string` `opt`	To indicate the media type of the response content it is expecting. Sample value: `application/json`
authorization	`string`	Generated access token using Partner Authentication API
content-type	`string` `opt`	to indicate the media type of request being sent from the client to the server. Sample value: `application/json`
x-ibm-client-id	`string`	the Client Id of the application in the UnionBank Developer Portal
x-ibm-client-secret	`string`	the Client Secret of the application in the UnionBank Developer Portal
x-partner-id	`string`	the id generated by UnionBank for a specific partner

Request Body for (instapay, paygate, UB online `)

Parameter	Data Type	Mandatory / Optional	Min	Max	
senderRefId	`string`	Mandatory		Max 20	Unique refe transaction the consum
tranRequestDate	`string`	Mandatory		Max 23	Date when requested. UTC+08:00 `2020-02-1`
billerUuid	`Alphanumeric`	Mandatory	N/A	Max 36	Biller UUID
emailAddress	`Alphanumeric`	Mandatory	N/A	Max 50	Email of th

Parameter	Data Type	Mandatory / Optional	Min	Max	
amount	`Numeric`	Mandatory	N/A	Max 16	Transaction
paymentMethod	`Alphanumeric`	Mandatory	N/A	Max 12	Payment Id Values: `ins` `Online`
mobileNUmber	`Alphanumeric with symbol`	Mandatory	N/A	Max 13	Payor's mo mobile nur
callbackUrl	`Alphanumeric with symbol`	Mandatory	N/A	Max 25	The link wh redirected
references[].index	`Numeric`	Mandatory	N/A	N/A	Biller refere 20 indices.
references[].value	`Alphanumeric`	Mandatory	N/A	N/A	Payor's inp

Response Body Parameters

Parameter	Tags	Description
Code	`String`	Status Code of the Transaction
description	`String`	Unique reference identifier for a transaction. This is provided by the consumer of the API.
state	`String`	Status description of the transaction
message	`String`	Additional transaction details or information about the transaction.
qrCode	`String`	Instapay QR string `for instapay payment methond only`
transactionId	`String`	Unique reference identifer for a transaction. Generated by UnionBank.
uuid	`String`	Unique reference identifier for investigation purposes by UnionBank.

Response - Error Codes

Code	Message	Description
TF	Account is not active	Failed to process request

Code	Message	Description
NC	Internal Server Error.	Network Issue - Core
-1	references.value you entered has invalid character(s).	Missing/Invalid Parameters
-20	senderRefId already exist.	Failed to process request
-6	We could not recognize the partner id being passed.	Invalid Partner Id
-4	Internal server Error .	Failed to processed request
-29	SenderRefId not recorded in the Database .	No senderrefId
-30	Partner Id and Bearer Token Mismatch .	Partner and token mismatch

Sample Request (instapay)


```
{
    "senderRefId": "UBTEST-1234",
    "tranRequestDate": "2024-10-10T12:11:50.333",
    "billerUuid": "02C16F6A-8329-D696-FEA1-7E51304B8A2E",
    "emailAddress": "juandelacruz@email.com",
    "mobileNumber": "9227891492",
    "amount": 100,
    "paymentMethod": "instapay",
    "callbackUrl": "https://google.com",
    "references": [
        {
            "index": 1,
            "value": "Sample index1"
        },
        {
            "index": 2,
            "value": "test value 123"
        },
        {
            "index": 3,
            "value": "Sample index 3"
        },
        {
            "index": 4,
            "value": "999999"
        },
        {
            "index": 5,
            "value": "999999"
```

```
        },
        {
            "index": 6,
            "value": "999999"
        }
    ]
}
```


Sample Success Response (instapay)


```
{
    "code": "SP",
    "senderRefId": "UB-172818987",
    "state": "Sent for Processing",
    "message": "88347024032010368l2",
    "qrCode": "00020101021227660012com.p2pqrpay0111UBPHPHMMXXX02089996440304198
    "transactionId": "88347024032010368l2",
    "uuid": "dcdc704e-01d0-42f1-8879-a89463f31680"
}
```


Sample Request (paygate)


```
    {
        "senderRefId": "UB-TEST123444",
        "tranRequestDate": "2024-10-10T12:11:50.333",
        "billerUuid": "02C16F6A-8329-D696-FEA1-7E51304B8A2E",
        "emailAddress": "juandelacruz@email.com",
        "mobileNumber": "9227891492",
        "amount": 100,
        "paymentMethod": "paygate",
        "callbackUrl": "https://google.com",
        "references": [
            {
                "index": 1,
                "value": "Sample index1"
            },
            {
                "index": 2,
                "value": "test value 123"
            },
            {
                "index": 3,
                "value": "Sample index 3"
            },
            {
                "index": 4,
                "value": "999999"
            },
```

```
            {
                "index": 5,
                "value": "999999"
            },
            {
                "index": 6,
                "value": "999999"
            }
        ]
    }
```


Sample Success Response (paygate)


```
{
    "code": "SP",
    "senderRefId": "UB-TEST795605585",
    "state": "Sent for Processing",
    "message": "https://pg-payment.pchcdev.com/callback/e6122b15-d4a2-cc71-4c5d
    "transactionId": "e6122b15-d4a2-cc71-4c5d-7e814040e91b",
    "uuid": "380f3de4-1d23-4993-9b20-1d1728bf7a09"
}
```


Sample Request (UB Online)


```
{
    "senderRefId": "UB-182233920",
    "tranRequestDate": "2023-10-10T12:11:50.333",
    "billerUuid": "3F9A2D6S-30E0-A7A3-10CC-7E72D4866539",
    "emailAddress": "juandelacruz@email.com",
    "mobileNumber": "9123400123",
    "amount": 1,
    "paymentMethod": "UB online",
    "callbackUrl": "https://www.google.com/",
    "references": [
        {
            "index": 1,
            "value": "Sample User B"
        },
        {
            "index": 2,
            "value": "92385921389412"
        },
        {
            "index": 3,
            "value": "Sample User Ref B"
        },
        {
            "index": 4,
```

```
            "value": "lastName"
        },
        {
            "index": "5",
            "value": "fName"
        }
    ]
}
```


Sample Success Response (UB Online)


```
{
    "code": "SP",
    "senderRefId": "EXTERNALUPAY-TEST-32",
    "state": "Sent for Processing",
    "message": "https://ubotpsentry-tst1.outsystemsenterprise.com/UPAY/Redirect
    "transactionId": "8834702210280253402",
    "uuid": "ee4c0326-676d-4005-a64e-fdea1e1b3284"
}
```


Sample Error Response (TF)


```
{
    "errors": [
        {
            "code": "TF",
            "description": "Failed to processed request",
            "details": {
                "senderRefId": "FUNCTIONALTEST-12",
                "message": "The PAYOR FIRST NAME is a required field.",
                "coreCode": "400",
                "uuid": "229f818b-dfd1-41c7-937b-45e3ab92efe0"
            }
        }
    ]
}
```


Sample Error Response (TF)


```
{
    "errors": [
        {
            "code": "TF",
            "description": "Failed to process request",
            "details": {
                "senderRefId": "FUNCTIONALTEST-13",
                "message": "Maximum amount is set at 50000",
```

```
                "uuid": "3f451592-e87a-4d6e-90ae-a35d5942de8c",
                "trace": "ParamValidation"
            }
        }
    ]
}
```


Sample Error Response (-1)


```
{
    "errors": [
        {
            "code": -1,
            "description": "Failed to process request",
            "details": {
                "message": "Missing/Invalid Parameters.",
                "uuid": "a21ef641-d2f9-4312-a6ee-faf760f61f23",
                "trace": "ParamValidation"
            },
            "parameters": [
                {
                    "field": "tranRequestDate",
                    "message": "You entered invalid date"
                }
            ]
        }
    ]
}
```


Sample Error Response (TF)


```
{
    "errors": [
        {
            "code": "TF",
            "description": "Failed to process request",
            "details": {
                "senderRefId": "UB-907561131",
                "message": "Pincode has exceeded verification attempts.",
                "uuid": "93c116e6-d1c2-420a-bcc6-d17c686bf6d9",
                "coreCode": "508",
                "trace": "InternalResource"
            }
        }
    ]
}
```


Sample Error Response (-20)

```
{
    "errors": [
        {
            "code": -20,
            "description": "Failed to process request",
            "details": {
                "senderRefId": "FUNCTIONALTEST-14",
                "message": "senderRefId already exist",
                "uuid": "f83b479b-cc34-4d8c-8543-03650cfd2510",
                "trace": "SenderRefIdValidation"
            }
        }
    ]
}
```


Sample Error Response (TF)


```
{
    "errors": [
        {
            "code": "TF",
            "description": "Bad Request",
            "details": {
                "message": "The body of the request, which was expected to be J
                "uuid": "64dc6e4b-8b0b-4842-a2ae-40fa22615fc3",
                "coreCode": 400
            }
        }
    ]
}
```


Sample Error Response (NC)


```
{
    "errors": [
        {
            "code": "NC",
            "description": "Network Issue - Core",
            "details": {
                "message": "",
                "uuid": "bacah46a-946a-4642-afb4-6897a48agef9",
                "trace": "InternalResource"
            }
        }
    ]
}
```

GET /instapay/banks

- Get Instapay Banks

Request Header Parameters

Parameter	Tags	Description
accept	`string` `opt`	This indicates the media type of the response content it is expecting. Sample value: `application/json`
authorization	`string`	Generated access token using Partner Authentication API
content-type	`string` `opt`	This indicates the media type of request being sent from the client to the server. Sample value: `application/json`
x-ibm-client-id	`string` `required`	The Client Id of the application in the UnionBank Developer Portal
x-ibm-client-secret	`string` `required`	The Client Secret of the application in the UnionBank Developer Portal
x-partner-id	`string` `required`	The id generated by UnionBank for a specific partner

Sample Request

```
https://api-uat.unionbankph.com/ubp/uat/upay/payments/v1/instapay/banks
```

Sample Success Response


```
{
    "records": [
        {
            "code": 148120,
            "bank": "Sun Savings Bank",
            "brstn": null
        },
        {
            "code": 161207,
            "bank": "Sterling Bank Of Asia",
            "brstn": "011190019"
        },
        {
            "code": 161233,
```

```
            "bank": "Malayan Bank",
            "brstn": "10820018"
        },
        {
            "code": 161243,
            "bank": "Rcbc Savings Bank Inc.",
            "brstn": null
        }
    ],
    "totalRecords": 61
}
```


GET /pesonet/banks

- Get Instapay Banks

Request Header Parameters

Parameter	Tags	Description
accept	`string` `opt`	This indicates the media type of the response content it is expecting. Sample value: `application/json`
authorization	`string`	Generated access token using Partner Authentication API
content-type	`string` `opt`	This indicates the media type of request being sent from the client to the server. Sample value: `application/json`
x-ibm-client-id	`string` `required`	The Client Id of the application in the UnionBank Developer Portal
x-ibm-client-secret	`string` `required`	The Client Secret of the application in the UnionBank Developer Portal
x-partner-id	`string` `required`	The id generated by UnionBank for a specific partner

Sample Request

```
https://api-uat.unionbankph.com/ubp/uat/upay/payments/v1/pesonet/banks
```

Sample Success Response

```
{
    "records": [
        {
            "code": 161481,
            "bank": "EASTWEST RURAL BANK",
            "brstn": "19050012"
        },
        {
            "code": 161482,
            "bank": "Globe GCash",
            "brstn": "18040010"
        },
        {
            "code": 161483,
            "bank": "Industrial Bank of Korea - Manila",
            "brstn": "11310019"
        },
        {
            "code": 161484,
            "bank": "Innovative Bank, Inc.",
            "brstn": "19060015"
        },
        {
            "code": 161485,
            "bank": "Paymaya Philippines, Inc.",
            "brstn": "18029992"
        },
        {
            "code": 161486,
            "bank": "Phil. Business Bank ",
            "brstn": "10970010"
        },
        {
            "code": 161487,
            "bank": "Rural Bank of Guinobatan, Inc.",
            "brstn": "161480019"
        },
        {
            "code": 161488,
            "bank": "Bangko Kabayan, Inc. (A Private Development Bank)",
            "brstn": "191600018"
        },
        {
            "code": 161489,
            "bank": "Producers Bank",
            "brstn": null
        },
        {
            "code": 161490,
            "bank": "Camalig Bank",
            "brstn": "161460013"
        },
```

```
        {
            "code": 161491,
            "bank": "Binangonan Rural Bank Inc",
            "brstn": null
        }
    ],
    "totalRecords": 78
}
```


GET /transactions/:billerUuid/status

- Check Status

Request Header Parameters

Parameter	Tags	Description
accept	`string` `opt`	This indicates the media type of the response content it is expecting. Sample value: `application/json`
authorization	`string`	Generated access token using Partner Authentication API
content-type	`string` `opt`	This indicates the media type of request being sent from the client to the server. Sample value: `application/json`
x-ibm-client-id	`string` `required`	The Client Id of the application in the UnionBank Developer Portal
x-ibm-client-secret	`string` `required`	The Client Secret of the application in the UnionBank Developer Portal
x-partner-id	`string` `required`	The id generated by UnionBank for a specific partner

Request Path Parameters

Parameter	Data Type	Mandatory / Optional	Min	Max	Description
billerUuid	`Alphanumeric`	Mandatory	N/A	N/A	Transaction ID

Request Query Parameters

Parameter	Data Type	Mandatory / Optional	Min	Max	Description
billerRef	`Alphanumeric`	Mandatory	N/A	N/A	Biller Reference Number
dateFrom	`string`	Optional	N/A	N/A	Date From mm/dd/yyyy
dateTo	`string`	Optional	N/A	N/A	Date To mm/dd/yyyy

Response - Error Codes

Code	Message	Description
TF	Account is not active	Failed to process request
NC	Internal Server Error.	Network Issue - Core

Response - `STATUS`

Payment Method	UPay
Successful Txn	PROCESSED
Late Processing but successful	POSTED
Not yet processed but captured by system	PENDING
Rejected by System	REJECTED
Expired Transaction	EXPIRED
Rejected by System because it's late	DEBIT_FAILED
Unpaid/Payor did not proceed to payment method	UNPAID
Unpaid/Payor did not proceed to payment method	NEW
Successful Txn	POSTED

Sample Request

```
https://api-uat.unionbankph.com/ubp/uat/upay/payments/v1/transactions/4860220C-
```

Sample Success Response


```
{
    "code": "TS",
    "state": "Successfully processed request",
    "uuid": "fea1064f-40e7-4566-898d-0f9e30925740",
    "data": [
        {
            "transactionId": "88903124042310048 73",
            "status": "PROCESSED",
            "billerPostStatus": "",
            "amount": "144.92",
            "totalFee": "16.92",
            "transactionDateTime": "2024-04-23T02:04:24Z",
            "reference1": "1234567890",
            "reference2": "1234567890",
            "reference3": "",
            "reference4": "",
            "reference5": "",
            "reference6": "",
            "reference7": "",
            "reference8": "",
            "reference9": "",
            "reference10": "",
            "reference11": "",
            "reference12": "",
            "reference13": "",
            "reference14": "",
            "reference15": "",
            "reference16": "",
            "reference17": "",
            "reference18": "",
            "reference19": "",
            "reference20": ""
        },
        {
            "transactionId": "b181a6c6-dd73-eec5-1e2b-7e81a654a65d",
            "status": "PENDING",
            "billerPostStatus": "",
            "amount": "128.00",
            "totalFee": "0.00",
            "transactionDateTime": "2024-04-22T05:54:29Z",
            "reference1": "1234567890",
            "reference2": "1234567890",
            "reference3": "",
            "reference4": "",
            "reference5": "",
            "reference6": "",
            "reference7": "",
            "reference8": "",
            "reference9": "",
            "reference10": "",
```

```
            "reference11": "",
            "reference12": "",
            "reference13": "",
            "reference14": "",
            "reference15": "",
            "reference16": "",
            "reference17": "",
            "reference18": "",
            "reference19": "",
            "reference20": ""
        },
        {
            "transactionId": "8890312404221008728",
            "status": "NEW",
            "billerPostStatus": "",
            "amount": "138.00",
            "totalFee": "10.00",
            "transactionDateTime": "2024-04-22T02:08:04Z",
            "reference1": "1234567890",
            "reference2": "1234567890",
            "reference3": "",
            "reference4": "",
            "reference5": "",
            "reference6": "",
            "reference7": "",
            "reference8": "",
            "reference9": "",
            "reference10": "",
            "reference11": "",
            "reference12": "",
            "reference13": "",
            "reference14": "",
            "reference15": "",
            "reference16": "",
            "reference17": "",
            "reference18": "",
            "reference19": "",
            "reference20": ""
        },
        {
            "transactionId": "8890312404221005575",
            "status": "REJECTED",
            "billerPostStatus": "",
            "amount": "130.92",
            "totalFee": "2.92",
            "transactionDateTime": "2024-04-22T02:05:27.999Z",
            "reference1": "1234567890",
            "reference2": "1234567890",
            "reference3": "",
            "reference4": "",
            "reference5": "",
            "reference6": "",
            "reference7": "",
```

```
            "reference8": "",
            "reference9": "",
            "reference10": "",
            "reference11": "",
            "reference12": "",
            "reference13": "",
            "reference14": "",
            "reference15": "",
            "reference16": "",
            "reference17": "",
            "reference18": "",
            "reference19": "",
            "reference20": ""
        },
        {
            "transactionId": "77903102411309520 82",
            "status": "EXPIRED",
            "billerPostStatus": "",
            "amount": "128.00",
            "totalFee": "0.00",
            "transactionDateTime": "2024-04-22T01:52:22Z",
            "reference1": "1234567890",
            "reference2": "1234567890",
            "reference3": "",
            "reference4": "",
            "reference5": "",
            "reference6": "",
            "reference7": "",
            "reference8": "",
            "reference9": "",
            "reference10": "",
            "reference11": "",
            "reference12": "",
            "reference13": "",
            "reference14": "",
            "reference15": "",
            "reference16": "",
            "reference17": "",
            "reference18": "",
            "reference19": "",
            "reference20": ""
        },
        {
            "transactionId": "88903124041511509 20",
            "status": "DEBIT_FAILED",
            "billerPostStatus": "",
            "amount": "101.49",
            "totalFee": "2.49",
            "transactionDateTime": "2024-04-15T03:50:00Z",
            "reference1": "1234567890",
            "reference2": "1234567890",
            "reference3": "juan@email.com",
            "reference4": "9123456789",
```

```
            "reference5": "",
            "reference6": "",
            "reference7": "",
            "reference8": "",
            "reference9": "",
            "reference10": "",
            "reference11": "",
            "reference12": "",
            "reference13": "",
            "reference14": "",
            "reference15": "",
            "reference16": "",
            "reference17": "",
            "reference18": "",
            "reference19": "",
            "reference20": ""
        },
        {
            "transactionId": "88903124041211589 46",
            "status": "UNPAID",
            "billerPostStatus": "",
            "amount": "130.92",
            "totalFee": "2.92",
            "transactionDateTime": "2024-04-12T03:58:21Z",
            "reference1": "1234567890",
            "reference2": "1234567890",
            "reference3": "",
            "reference4": "",
            "reference5": "",
            "reference6": "",
            "reference7": "",
            "reference8": "",
            "reference9": "",
            "reference10": "",
            "reference11": "",
            "reference12": "",
            "reference13": "",
            "reference14": "",
            "reference15": "",
            "reference16": "",
            "reference17": "",
            "reference18": "",
            "reference19": "",
            "reference20": ""
        },
        {
            "transactionId": "77903102408510397 72",
            "status": "PENDING",
            "billerPostStatus": "",
            "amount": "128.00",
            "totalFee": "0.00",
            "transactionDateTime": "2024-03-25T02:39:06Z",
            "reference1": "1234567890",
```

```
        "reference2": "1234567890",
        "reference3": "",
        "reference4": "",
        "reference5": "",
        "reference6": "",
        "reference7": "",
        "reference8": "",
        "reference9": "",
        "reference10": "",
        "reference11": "",
        "reference12": "",
        "reference13": "",
        "reference14": "",
        "reference15": "",
        "reference16": "",
        "reference17": "",
        "reference18": "",
        "reference19": "",
        "reference20": ""
    },
    {
        "transactionId": "88903124031901532 91",
        "status": "DEBIT_FAILED",
        "billerPostStatus": "",
        "amount": "109.00",
        "totalFee": "10.00",
        "transactionDateTime": "2024-03-19T05:53:44Z",
        "reference1": "1234567890",
        "reference2": "1234567890",
        "reference3": "juan@email.com",
        "reference4": "9123456789",
        "reference5": "",
        "reference6": "",
        "reference7": "",
        "reference8": "",
        "reference9": "",
        "reference10": "",
        "reference11": "",
        "reference12": "",
        "reference13": "",
        "reference14": "",
        "reference15": "",
        "reference16": "",
        "reference17": "",
        "reference18": "",
        "reference19": "",
        "reference20": ""
    },
    {
        "transactionId": "88903124031410322 55",
        "status": "UNPAID",
        "billerPostStatus": "",
        "amount": "101.49",
```

```
        "totalFee": "2.49",
        "transactionDateTime": "2024-03-14T02:32:42.999Z",
        "reference1": "1234567890",
        "reference2": "1234567890",
        "reference3": "juan@email.com",
        "reference4": "9123456789",
        "reference5": "",
        "reference6": "",
        "reference7": "",
        "reference8": "",
        "reference9": "",
        "reference10": "",
        "reference11": "",
        "reference12": "",
        "reference13": "",
        "reference14": "",
        "reference15": "",
        "reference16": "",
        "reference17": "",
        "reference18": "",
        "reference19": "",
        "reference20": ""
    },
    {
        "transactionId": "88903124031302317 51",
        "status": "EXPIRED",
        "billerPostStatus": "",
        "amount": "128.00",
        "totalFee": "0.00",
        "transactionDateTime": "2024-03-13T06:31:48Z",
        "reference1": "1234567890",
        "reference2": "1234567890",
        "reference3": "",
        "reference4": "",
        "reference5": "",
        "reference6": "",
        "reference7": "",
        "reference8": "",
        "reference9": "",
        "reference10": "",
        "reference11": "",
        "reference12": "",
        "reference13": "",
        "reference14": "",
        "reference15": "",
        "reference16": "",
        "reference17": "",
        "reference18": "",
        "reference19": "",
        "reference20": ""
    },
    {
        "transactionId": "88903124031302261 73",
```

```
        "status": "UNPAID",
        "billerPostStatus": "",
        "amount": "101.49",
        "totalFee": "2.49",
        "transactionDateTime": "2024-03-13T06:26:42Z",
        "reference1": "1234567890",
        "reference2": "1234567890",
        "reference3": "juan@email.com",
        "reference4": "9123456789",
        "reference5": "",
        "reference6": "",
        "reference7": "",
        "reference8": "",
        "reference9": "",
        "reference10": "",
        "reference11": "",
        "reference12": "",
        "reference13": "",
        "reference14": "",
        "reference15": "",
        "reference16": "",
        "reference17": "",
        "reference18": "",
        "reference19": "",
        "reference20": ""
    },
    {
        "transactionId": "88903124031210423 73",
        "status": "REJECTED",
        "billerPostStatus": "",
        "amount": "101.49",
        "totalFee": "2.49",
        "transactionDateTime": "2024-03-12T02:42:11Z",
        "reference1": "1234567890",
        "reference2": "1234567890",
        "reference3": "juan@email.com",
        "reference4": "9123456789",
        "reference5": "",
        "reference6": "",
        "reference7": "",
        "reference8": "",
        "reference9": "",
        "reference10": "",
        "reference11": "",
        "reference12": "",
        "reference13": "",
        "reference14": "",
        "reference15": "",
        "reference16": "",
        "reference17": "",
        "reference18": "",
        "reference19": "",
        "reference20": ""
```

```
        },
        {
            "transactionId": "88903124031109503 54",
            "status": "UNPAID",
            "billerPostStatus": "",
            "amount": "101.49",
            "totalFee": "2.49",
            "transactionDateTime": "2024-03-11T13:50:29Z",
            "reference1": "1234567890",
            "reference2": "1234567890",
            "reference3": "juan@email.com",
            "reference4": "9123456789",
            "reference5": "",
            "reference6": "",
            "reference7": "",
            "reference8": "",
            "reference9": "",
            "reference10": "",
            "reference11": "",
            "reference12": "",
            "reference13": "",
            "reference14": "",
            "reference15": "",
            "reference16": "",
            "reference17": "",
            "reference18": "",
            "reference19": "",
            "reference20": ""
        },
        {
            "transactionId": "88903124031110545 03",
            "status": "UNPAID",
            "billerPostStatus": "",
            "amount": "101.49",
            "totalFee": "2.49",
            "transactionDateTime": "2024-03-11T02:54:29Z",
            "reference1": "1234567890",
            "reference2": "1234567890",
            "reference3": "juan@email.com",
            "reference4": "9123456789",
            "reference5": "",
            "reference6": "",
            "reference7": "",
            "reference8": "",
            "reference9": "",
            "reference10": "",
            "reference11": "",
            "reference12": "",
            "reference13": "",
            "reference14": "",
            "reference15": "",
            "reference16": "",
            "reference17": "",
```

```
        "reference18": "",
        "reference19": "",
        "reference20": ""
    },
    {
        "transactionId": "8890312111020927145",
        "status": "POSTED",
        "billerPostStatus": "",
        "amount": "10.00",
        "totalFee": "0.00",
        "transactionDateTime": "2021-11-02T01:27:04Z",
        "reference1": "1234567890",
        "reference2": "2600",
        "reference3": "",
        "reference4": "",
        "reference5": "",
        "reference6": "",
        "reference7": "",
        "reference8": "",
        "reference9": "",
        "reference10": "",
        "reference11": "",
        "reference12": "",
        "reference13": "",
        "reference14": "",
        "reference15": "",
        "reference16": "",
        "reference17": "",
        "reference18": "",
        "reference19": "",
        "reference20": ""
    },
    {
        "transactionId": "8890312111020925941",
        "status": "NEW",
        "billerPostStatus": "",
        "amount": "79.00",
        "totalFee": "10.00",
        "transactionDateTime": "2021-11-02T01:25:28Z",
        "reference1": "1234567890",
        "reference2": "2600",
        "reference3": "",
        "reference4": "",
        "reference5": "",
        "reference6": "",
        "reference7": "",
        "reference8": "",
        "reference9": "",
        "reference10": "",
        "reference11": "",
        "reference12": "",
        "reference13": "",
        "reference14": "",
```

```
            "reference15": "",
            "reference16": "",
            "reference17": "",
            "reference18": "",
            "reference19": "",
            "reference20": ""
        }
    ]
}
```


Sample Failed Response


```
{
    "errors": [
        {
            "code": "TF",
            "description": "Failed to processed request",
            "details": {
                "message": "Request failed.",
                "uuid": "767cf699-c5ea-4741-bee5-13d98d69370a",
                "coreCode": "F",
                "trace": "InternalResource"
            }
        }
    ]
}
```


GET /billers/{billerUuid}

- Get Instapay Banks

Request Header Parameters

Parameter	Tags	Description
accept	`string` `opt`	This indicates the media type of the response content it is expecting. Sample value: `application/json`
authorization	`string`	Generated access token using Partner Authentication API
content-type	`string` `opt`	This indicates the media type of request being sent from the client to the server. Sample value: `application/json`
x-ibm-client-id	`string` `required`	The Client Id of the application in the UnionBank Developer Portal

Parameter	Tags	Description
x-ibm-client-secret	`string` `required`	The Client Secret of the application in the UnionBank Developer Portal
x-partner-id	`string` `required`	The id generated by UnionBank for a specific partner

Sample Parameter Request

```
https://api-uat.unionbankph.com/ubp/uat/upay/payments/v1/billers/5F3DDD5B-95E3-
```

Sample Success Response


```
{
    "billers": [
        {
            "billerUuid": "5F3DDD5B-95E3-EAC1-9A16-7E54C84697E9",
            "billerCode": "3630",
            "billerName": "CITY GOVERNMENT OF TUGUEGARAO",
            "accountNumber": "000590068489",
            "paymentChannels": [
                {
                    "name": "UnionBank Online",
                    "code": "UB ONLINE",
                    "isEnabled": true,
                    "isAvailed": true,
                    "chargeTo": "Payor",
                    "settlement": 0,
                    "fee": 10,
                    "mdr": 0,
                    "transactionLimit": 0
                },
                {
                    "name": "Instapay",
                    "code": "INSTAPAY",
                    "isEnabled": true,
                    "isAvailed": true,
                    "chargeTo": "Payor",
                    "settlement": 0,
                    "fee": 15,
                    "mdr": 0,
                    "transactionLimit": 50000
                },
                {
                    "name": "PCHC PayGate",
                    "code": "PAYGATE",
                    "isEnabled": true,
```

```
                    "isAvailed": true,
                    "chargeTo": "Payor",
                    "settlement": 0,
                    "fee": 25,
                    "mdr": 0,
                    "transactionLimit": 0
                },
                {
                    "name": "Debit/Credit",
                    "code": "DEBIT/CREDIT",
                    "isEnabled": true,
                    "isAvailed": false,
                    "chargeTo": "",
                    "settlement": null,
                    "fee": 0,
                    "mdr": 0,
                    "transactionLimit": 999999999.99
                }
            ]
        }
    ]
}
```


GET /billers/:billerUuid/references

- Get the biller's list of references using the biller's UUID

Request Header Parameters

Parameter	Tags	Description
accept	`string` `opt`	This indicates the media type of the response content it is expecting. Sample value: `application/json`
authorization	`string`	Generated access token using Partner Authentication API
content-type	`string` `opt`	This indicates the media type of request being sent from the client to the server. Sample value: `application/json`
x-ibm-client-id	`string` `required`	The Client Id of the application in the UnionBank Developer Portal
x-ibm-client-secret	`string` `required`	The Client Secret of the application in the UnionBank Developer Portal
x-partner-id	`string` `required`	The id generated by UnionBank for a specific partner

Request Path Parameters

Parameter	Tags	Description
billerUuid	`Alphanumeric with Symbol` `Mandatory`	A unique 36-alphanumsym code per biller

Sample Parameter Request

```
https://api-uat.unionbankph.com/ubp/uat/upay/payments/v1/billers/BD215622-251D-
```

Sample Success Response


```
{
    "references": [
        {
            "billerReferenceId": 9426,
            "index": 1,
            "name": "Merchant Reference Number",
            "fieldType": "ALPHANUMERIC",
            "validations": {
                "minCharLength": 1,
                "maxCharLength": 1,
                "isMasked": false,
                "isRequired": true,
                "isVisible": true,
                "fieldValidationType": {
                    "name": "Simple"
                }
            }
        },
        {
            "billerReferenceId": null,
            "index": 2,
            "name": "Email Address",
            "fieldType": "",
            "validations": {
                "minCharLength": null,
                "maxCharLength": null,
                "isMasked": null,
                "isRequired": null,
                "isVisible": null,
                "fieldValidationType": {
                    "name": null
                }
            }
        },
        {
            "billerReferenceId": null,
```

```
            "index": 3,
            "name": "Mobile Number",
            "fieldType": "",
            "validations": {
                "minCharLength": null,
                "maxCharLength": null,
                "isMasked": null,
                "isRequired": null,
                "isVisible": null,
                "fieldValidationType": {
                    "name": null
                }
            }
        }
    ]
}
```


GET /privacy

- Retrieve Privacy Policy Feature

Request Header Parameters

Parameter	Tags	Description
accept	`string` `opt`	To indicate the media type of the response content it is expecting. Sample value: `application/json`
content-type	`string` `opt`	to indicate the media type of request being sent from the client to the server. Sample value: `application/json`
authorization	`string`	Generated access token using Partner Authentication API
x-ibm-client-id	`string`	the Client Id of the application in the UnionBank Developer Portal
x-ibm-client-secret	`string`	the Client Secret of the application in the UnionBank Developer Portal
x-partner-id	`string`	the id generated by UnionBank for a specific partner

Sample Success Response


```
" WHO WE ARE UNIONBANK (“Bank”) respects and values your right to privacy with
inform you that we are taking the necessary steps for the protection and securi
```

your use of our services. As provided by the Data Privacy Act of 2012 (“DPA”),
(“IRR”), and issuances by the National Privacy Commission, the Bank guarantees
requirements mandated by law, as well as with the generally accepted global dat
The Bank ensures continued protection of your personal information with our org
measures for data protection, including policies for evaluation, monitoring, an
risks. This Privacy Policy informs you of updates in our corporate policies reg
disclosure, and disposal of personal information we receive and collect from th
individual who communicate, raise inquiries and concerns, as well as transact w
representatives, bank branches, official websites and platforms, and web-based
Policy shall be subject to changes in our policies and the law. We shall notify
website and other means of communication for your information and reference. YO
is collected Personal Information refers to any information, whether recorded i
identity of an individual is apparent or can be reasonably and directly ascerta
information, or when put together with other information would directly and cer
Personal Information is any attribute of your personal information that can dis
as your age, date of birth, marital status, government-issued identification nu
information. Privileged Information is any and all forms of information which,
pertinent laws, constitute privileged communication (i.e. lawyer-client, priest
transaction, UNIONBANK will collect and process your name, mobile number, and e
consent, which refers to any freely given, specific, informed indication of wil
and processing of your personal, sensitive or privileged information. You can b
will be used only in accordance with this Privacy Notice and the relevant Terms
relationship with us. How we use your information All the personal information
processed to improve our products, services, and communications with you. The B
employees and third-party service providers, who have undertaken to satisfy our
security, and data privacy requirements, are allowed to process your personal i
you agree that we may disclose your personal information to our third-party ser
operations on our behalf or partners who collaborate with us to provide service
provide joint communications that we hope you find of interest. Who we share yo
this service, you authorize and consent to the processing, sharing and/or trans
number, and e-mail address relating to this transaction for specified purposes
or pursuant to the Bank’s legal or contractual obligations: Government regulato
investigation companies, financial institutions, credit bureaus, other banks, c
partners, consumer reporting or reference agencies such as Credit Card Associat
Association of the Philippines, Credit Information Corporation, and the Transun
credit investigation, consumer reporting, or for reports of your credit history
correspondent banks, service providers and entities as the Bank deems necessary
account/s and to provide all the existing features of your account/s, the Bank’
channels, and any future enhancements thereto or to assist the Bank in the proc
collection, recording, organization, storage, management, protection, updating
use, consolidation, blocking, erasure, or destruction; Third parties engaged by
affiliates for the purpose of direct or indirect marketing to offer selected pr
you unless specifically instructed otherwise in writing; Insurers, Insurance br
protection or protection against all kinds of risks; Republic Act No. 9510 or t
Implementing Rules and Regulations, which mandates the Bank to submit your cred
Corporation (CIC) and share the same with other accessing entities and special
Bangko Sentral ng Pilipinas Circular No. 472 Series of 2005 as implemented by t
No. 4-2005, which mandates the Bank to conduct random verification with the Bur
establish authenticity of the Income Tax Return (ITR), accompanying financial s
information, and data; National Internal Revenue Code, as amended, which mandat
to inquire into the bank accounts of the following taxpayers: a) a decedent in
taxpayer who has filed an application to compromise his tax liability on the gr
taxpayer, information on whose account is requested by a foreign tax authority;

Republic Act No. 3019 or the Anti-Graft and Corrupt Practices Act; Cases under
Laundering Act of 2001, when there is probable cause that the deposits or inves
an unlawful activity or a money laundering offense; Regulatory authorities when
may deem as having authority or right to such disclosure of information as in t
government or otherwise, which have required such disclosure from the Bank and
related and applicable laws and regulations, subject to your right to informati
legally mandate the Bank to obtain and disclose your personal information to go
reporting or reference agencies, subject to your right to information under the
information you provided to the Bank shall only be used for the purpose of serv
to, subject to the Terms and Conditions you agreed to. With your express consen
to share your personal information with private entities subject to mandatory d
public functions. In all instances, we process and/or disclose your personal in
Privacy Act and its Implementing Rules and Regulations. Your rights as a data s
2012, you have the following rights: Right to be informed – you may demand the
information is being processed or have been processed by the Bank, including th
and profiling systems; Right to access – upon written request, you may demand r
information, which may include the contents of your processed personal informat
where they were obtained, recipients and reason of disclosure; Right to dispute
your personal information in the Bank systems through our contact center repres
suspend, withdraw, and remove your personal information in certain further proc
right to opt-out to any commercial communication or advertising purposes from t
reasonable grounds, you have the right to suspend, withdraw or order blocking,
data from the Bank’s filing system, without prejudice to the Bank continuous pr
legal, and regulatory purposes; Right to secure data portability – you have the
personal information in an electronic or structured format that is commonly use
indemnified for damages – as data subject, you have every right to be indemnifi
violation of your right to privacy through inaccurate, false, unlawfully obtain
information; and Right to file a complaint – you may file your complaint or any
at 33/F UnionBank Plaza, Meralco Avenue corner Onyx Road, Pasig City, 1600, Met
dpo@unionbankph.com and/or with the National Privacy Commission through www.pri
policy of the Bank that all systems and storage medium or repositories that sto
appropriate information security, risk, legal compliance, and privacy impact as
shall only be stored in the Bank- managed environment. All systems or storage m
will be used in the future to store your personal information are and will be d
Bangko Sentral ng Pilipinas and other regulatory agencies, as the case may be.
to a user’s capacity to access or retrieve data stored within a database or oth
can only be accessed and retrieved by authorized personnel of the Bank and only
purpose, in accordance with the consent you have provided us. Remote connectivi
only through Virtual Private Network or Access Gateway technology solutions tha
controls required to protect your personal information. Data retention Regulati
and policy define the data retention period of your personal information. Pursu
Regulations for Banks issued by Bangko Sentral ng Pilipinas, transaction record
for five (5) years from the date of transaction except where specific laws and/
retention period, in which case, the longer retention period is observed. Pursu
Regulation 17-2013, documents pertaining to your billing statements, which indi
preserved for ten (10) years. Further, the Bank keeps your personal information
fulfillment of the declared, specified, and legitimate purposes provided above,
purposes has been terminated; b) for the establishment, exercise or defense of
business purposes, which shall be in accordance with the standards of the banki
established mechanisms for secure disposal of data from the Bank’s systems afte
business for any legitimate purpose and activity. After the defined retention p
personal information in a secure manner in order to prevent further processing,
any other party. Personal data breach management Personal Data Breach refers to

accidental or unlawful destruction, loss, alteration, unauthorized disclosure o
transmitted, stored, or otherwise processed. A Personal Data Breach shall be su
the following conditions: Compromised data involves personal data that may be u
reason to believe that the information may have been acquired by an unauthorize
acquisition is likely to give rise to a real risk of serious harm to any affect
the National Privacy Commission and affected Customers in case of breach within
belief by the Bank or our third party processor that a personal data breach has
notify you, through a secure means of communication, of the nature of the breac
compromised, measures taken to address the breach and reduce negative consequen
authorities concerned and our Data Protection Office who can assist you in miti
can compromise you and your right to privacy. CONSENT TO THE PROCESSING OF YOUR
box, you authorize and consent to the processing, sharing and/or transferring b
and e-mail address relating to this transaction to any of the following for any
cases are in compliance with or pursuant to the Bank's legal or contractual obl
credit information/investigation companies, financial institutions, credit bure
loyalty program partners, consumer reporting or reference agencies such as Cred
Bankers Association of the Philippines, Credit Information Corp. and the Trans
credit investigation, consumer reporting, or for reports of his/her/their credi
persons, correspondent banks, service providers and entities as the Bank deems
his/her/their account/s and to provide all the existing features of his / her /
services, facilities and channels, and any future enhancements thereto or to as
his/her/their data, including its collection, recording, organization, storage,
modification, retrieval, consultation, use, consolidation, blocking, erasure or
brokers, or providers of deposit or credit protection or protection against all
or such other persons or entities the Bank may deem as having authority or righ
the case of regulatory agencies, governmental or otherwise, which have required
the circumstance so warrant. 5. third parties engaged by the Bank or by its sub
of direct/indirect marketing to offer selected products and services which may
collects your name, mobile number, and e-mail address when you contact the Bank
mobile applications or services, online platforms and otherwise. You are aware
collected and shared for purposes of providing the service, product and/or faci
obtain from the Bank, or for purposes of complying with relevant government or
likewise authorize the collection of your name, e-mail address, mobile number,
or through its authorized third party service providers, business partners, con
satisfied the Bank's requirements of corporate legal, information security, and
Bank's product or service to me/us or the public in general or to market any ot
Bank which the Bank may determine to be of interest to me/us. You agree that yo
herein has been executed freely, voluntarily and with full knowledge of its con
consent and/or permission required under the DPA IRR, RA 1405 or the Bank Secre
the purposes specified above. It is valid as an agreement signed by the deposit
throughout the duration of depositor/s relationship with the Bank and/or existe
expiration of the retention limit set by laws and regulations, and/or the perio
of records as mandated by relevant laws, unless depositor/s withdraw/s such aut
acknowledge that you have read, understood, and fully agree with the Bank's Pri
receipt of which you confirm by ticking the box. You allow the Bank to keep you
as it is necessary: for the fulfilment of the declared, specified, and legitima
processing relevant to the purposes has been terminated; or for the establishme
or for legitimate business purposes, which shall be in accordance with the stan
authorize the Bank to dispose your personal information in a secure manner in o
unauthorized access, or disclosure to any other party. By ticking the box, you

```
fully agree with the UNIONBANK CONSENT TO THE PROCESSING OF YOUR PERSONAL INFOR
and received."
```

GET /privacy/policies

Request Header Parameters

Parameter	Tags	Description
accept	`string` `opt`	To indicate the media type of the response content it is expecting. Sample value: `application/json`
authorization	`string`	Generated access token using Partner Authentication and Customer Authentication API
content-type	`string` `opt`	to indicate the media type of request being sent from the client to the server. Sample value: `application/json`
x-ibm-client-id	`string`	the Client Id of the application in the UnionBank Developer Portal
x-ibm-client-secret	`string`	the Client Secret of the application in the UnionBank Developer Portal
x-partner-id	`string`	the id generated by UnionBank for a specific partner

Request Query Parameters

Parameter	Tags	Description
type	`string`	Values: product/service
sourceSystem	`string` `opt`	Source System eg. EON, FINACLE
productCode	`string` `opt`	Filter by product code

Response - Error Codes

Code	Message	Description
F	Missing/Invalid Parameters	No data fetched for the given productCode.

Sample Query Request

```
${basepath}/privacy/policies?type=service&serviceCode=UPAYTEST
```

Sample Success Response


```
{
    "records": [
        {
            "serviceCode": "UPAYTEST",
            "version": 1,
            "content": [
                "<p style=\"margin-left: 96px; text-align: justify\">For servic
                "<p>&#8482;&#8480;</p>\r\n\r\n<ul>\r\n\t<li> </li>\r\n</ul
            ],
            "edmsDocumetId": "1628304"
        }
    ]
}
```


Sample Error Response (F)


```
{
    "errors": [
        {
            "code": "F",
            "message": "Missing/Invalid Parameters",
            "details": {
                "message": "No data fetched for the given productCode."
            }
        }
    ]
}
```


Error Responses

Generic HTTP Error Codes

Error Code	Status	Description
200	OK	Everything worked as expected.
201	Created	Normal execution. The request has succeeded.

Error Code	Status	Description
400	Bad Request	The request was unacceptable, often due to missing a required parameter.
401	Unauthorized	No valid client id, or client secret, or partner id, or API key provided.
403	Forbidden	Access Token has incorrect scope.
404	Not Found	The requested resource doesn't exist.
500	Server Errors	The server encountered an unexpected condition which prevented it from fulfilling the request.
502	Bad Gateway	Unable to get valid response from origin server.

Sample Response Body Error Response

```
{
    "errors": [
        {
            "code":  "xxx",
            "description": "Error message",
            "details":{
            }
        }
    ]
}
```

Change Log

Version	Release Date	Description	Endpoint Count	Dev
`1.0`	`04-21-2021`	Initial Release	4	Dan Erwin Nobleza
`1.0`	`04-27-2022`	Add Get Privacy Policy Feature	1	Dan Erwin Nobleza
`1.0`	`09-02-2022`	`Updat parameter and change payment to create request` , `repoint get details` `add`	2	Dan Erwin Nobleza

Version	Release Date	Description	Endpoint Count	Dev
		`get biller references` add status inquiry api`		