



Direct Payment Processor

Versions: V1.5.8

2015

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1 Introduction

1.1 Abstract

This document provides a detailed description about the different features and interfaces included in the Payment Processor.

1.2 Audience

This paper provides a starting point for technology professionals or developers who are looking for technical information about integrating the Payment platform into their applications. Familiarity with web development techniques is assumed.

1.3 Prerequisites

Input and responses is in UTF-8.

Test Environment:

URL: <https://secureonlinemart.com/TestTPInterface>

We strongly recommend performing the following test cases in test environment before moving to production.

No fee or fund transfer will be incurred during test stage.

Production Environment:

URL: <https://secureonlinemart.com/TPInterface>

Testing transactions must be submitted via Testing URL, while live transactions will not be proceeded unless they are submitted via Production URL.

Technical Support :

Email: php@paymentbillsservice.com

2 Payment

2.1 Payment

The next table describes the request parameters to perform a Payment

Name	Type	Length	Required	Description
Merchant Info				
merNo	String	5	Yes	This value is used to authenticate a merchant.
gatewayNo	String	8	Yes	This value is used to authenticate a merchant.
orderNo	String	50	Yes	This value is the order number or tracking code, it can contain any alphanumeric value with a maximum length of 50 chars. The value must be unique. If the order No has status (succeed/pending/un-confirmed) in PBS payment system ,the order no. is not allowed to re-post.
orderCurrency	String	3	Yes	ISO 4217 Currency code that indicates the currency of the transaction. More details pls see Appendix 6.1 List of Currencies(ISO 4217)
orderAmount	String	10	Yes	Transaction amount. The decimal separator must be a point "."
returnUrl	String	500	Yes	Transaction URL.
paymentMethod	String	500	Yes	Use this value. Credit Card
Customer Info				
cardNo	String	20	Yes	Card holder account number.It should be 13 or 16 digits .
cardExpireMonth	String	2	Yes	Card expiration Month. Valid values are 2 digits from 01 to 12.
cardExpireYear	String	4	Yes	Card expiration Year expressed with 4 digits . i.e. 2013
cardSecurityCode	String	3	Yes	Card validation code. Each card type has a unique name for this field. Visa (Cvv2), MasterCard (Cvc2), Amex (CID) ...
customerID	String	200	Yes for Recurring, Repeat Payment, Otherwise no	The unique identifier of the guests on the website PBS will store the customerID and relevant information only the transaction is successful, which includes firstname, lastname, email, phone, country, city, zip, cardNo, cardExpireMonth, cardExpireYear, cardSecurityCode etc.

issuingBank	String	255	Yes	Customer's credit card issuing bank.
firstName	String	100	Yes	Customer's first name.
lastName	String	50	Yes	Customer's last name.
email	String	200	Yes	Customer's email address.
ip	String	50	Yes	Customer's IP address
phone	String	50	Yes	Customer's billing phone.
country	String	100	Yes	Customer's billing country. Abbreviation (ISO 3166-1) is accepted. E.g. US for the United States
state	String	100	No	Customer's billing state.
city	String	100	Yes	Customer's billing city.
address	String	500	Yes	Customer's billing address.
zip	String	100	Yes	Customer's billing zipCode.
signInfo	String	64	Yes	Digital signature information. All information should be lowercase letter(s). The encryption varies by different language. More details pls see Appendix 6.2 sha256 Encryption Cryptographic structure : merNo + gatewayNo + orderNo + orderCurrency + orderAmount + customerID + firstName + lastName + cardNO + cardExpireYear + cardExpireMonth + cardSecurityCode + email + signkey ;
Other				
remark	String	1000	No	EG: order Info. Expand information in free format, which will be returned as it is.

2.2 Request Example

A merchant account will be created for you:

Merchant No. 20011
Gateway No. 20011004
SignKey 987654321

For example: A girl named Eva tan who uses her credit card (No. 4111111111111111) to place an order that No. is 00001. The total amount is EUR 98. Then the merchant post it to the address that she input on the Website. In the meantime, the electronic bill will be sent to her email address (test@paymentbillsservice.com). All the transaction information will be encrypted by SHA256, while the system will send signInfo to PBS. Once it is done, PBS will send the result to the website (<http://www.merchant.com/result.html>) that the merchant provided.

```
<form action="https://secureonlinemart.com/TestTPInterface" method="post" >
<input type="hidden" name="merNo" value="20011" />
<input type="hidden" name="gatewayNo" value="20011004" />
<input type="hidden" name="orderNo" value="00001" />
<input type="hidden" name="orderCurrency" value="EUR" />
<input type="hidden" name="orderAoumnt" value="98.00" />
<input Type="hidden" name="returnUrl" value="$_SERVER['PHP_SELF']" />
<input type="hidden" name="paymentMethod" value="Credit Card" />
<input type="hidden" name="cardNo" value="4111111111111111" />
<input type="hidden" name="cardExpireMonth" value="12" />
<input type="hidden" name="cardExpireYear" value="2050" />
<input type="hidden" name="cardSecurityCode" value="456" />
<input type="hidden" name="customerID" value="" />
<input type="hidden" name="firstName" value="tan" />
<input type="hidden" name="lastName" value="eva" />
<input type="hidden" name="email" value="test@paymentbillsservice.com" />
<input type="hidden" name="phone" value="13800138000" />
<input type="hidden" name="country" value="USA" />
<input type="hidden" name="state" value="Alabama" />
<input type="hidden" name="city" value="Montgomery" />
<input type="hidden" name="address" value="1road" />
<input type="hidden" name="zip" value="518000" />
<input type="hidden" name="signInfo"
value="9087dabb18688db04425051699041383b37f21d674402e916720a512995
e6051" />
</form>
```

2.3 Response Example

```
<?xml version="1.0" encoding="UTF-8"?>
<respon>
  <merNo>20011</merNo>
  <gatewayNo>20011004</gatewayNo>
  <tradeNo>2013111112220946798892</tradeNo>
  <orderNo>paymenttest2014-11-11 12:18:09</orderNo>
  <orderAmount>98.00</orderAmount>
  <orderCurrency> EUR </orderCurrency>
  <orderStatus>0</orderStatus>
  <orderInfo>Do Not Honour </orderInfo>
  <signInfo>
    9087dabb18688db04425051699041383b37f21d674402e916720a512995e6051
  </signInfo>
  <remark>remark</remark>
  <riskInfo>riskInfo
  </riskInfo>
</respon>
```

2.4 Return

The transaction result data will return by Xml format.

Name	Type	Description
merNo	String	This value is used to authenticate a merchant.
gatewayNo	String	This value is used to authenticate a merchant.
tradeNo	String	Unique identifier allocated.
orderNo	String	Customer's order number
orderCurrency	String	Customer's order currency.
orderAmount	String	Customer's order amount.
cardNo	String	Credit Card Number for payment: Only return first 6 digit and last 4 digit card no. 411111*****1111
orderStatus	String	Transaction status: -2: To be confirmed -1: Pending 0: Failure 1: Success
orderInfo	String	Transaction result code + the result of a transaction information
signInfo	String	Digital signature on the payment of the results of key fields. Return information is in capital letters, the Encryption vary by different languages. More details pls see Appendix 6.2 sha256 Encryption Encrypted structure: merNo + gatewayNo + tradeNo + orderNo + orderCurrency + orderAmount + orderStatus + orderInfo + signkey
remark	String	Unaltered information will be returned as it was transmitted.

3 Retrieve Transaction Result

This method allows you retrieving the result of a transaction sent previously.

You may correct the order status through the Query Interface when abnormal situation happens (e.g. the status in your website is unpaid while in PBS payment system is paid.)

Pls contact our technical support to register the IP(s) of your server(s).

WebService submission address (Except PHP):

<https://check.onlinesslconnect.com:8081/services/customerCheckWS?WSDL>

HTTP POST submission address:

Live data: <https://check.onlinesslconnect.com:8081/servlet/NormalCustomerCheck>

Test data: <https://check.onlinesslconnect.com:8081/servlet/TestCustomerCheck>

3.1 Request

Name	Type	Length	Description
merNo	String	5	This value is used to authenticate a merchant.
gatewayNo	String	8	This value is used to authenticate a merchant.
orderNo	String	1000	Can inquire one or more order No. (can only enter up to 100 order number) The separator must be a comma", "
signInfo	String	64	Digital signature information All information should be put in by lowercase letters, the Encryption vary by different languages. More details pls see Appendix 6.2 sha256 Encryption Encrypted structure: merNo + gatewayNo + signkey

Request Example:

```
<input type="hidden" name="merNo" value="20011" />
<input type="hidden" name="gatewayNo" value="20011004" />
<input type="hidden" name="orderNo" value="00001,00002,00003" />
<input type="hidden" name="singInfo" value="4b15sge2cbb90fddrpidf434fsdffa2" />
```

3.2 Response

The following information will be returned as result of OrderNo(s) merchant submitted

Name	Type	Description
merNo	String	This value is used to authenticate a merchant.
gatewayNo	String	This value is used to authenticate a merchant.
orderNo	String	Customer's order number.
tradeNo	String	Unique identifier
tradeDate	String	Trading hours. yyyyMMddHHmmss
tradeAmount	String	Customer's order amount.
tradeCurrency	String	Customer's order currency.
sourceWebSite	String	Customer's order website.
queryResult	String	-2: To be confirmed -1: To be processing 0 : failure 1 : success 2 : orders does not exist 3 : incoming parameters incomplete 4 : order an excessive number (Search max 100 records each time) 5 : merchants, gateway access error 6 : signInfo information error 7 : access to the ip error 999: query system error occurred

4 Pre-Authorization

4.1 Request

Request submission address:

<https://pay.onlinesslconnect.com/AuthorizeInterface>

Name	Type	Length	Description
merNo	String	5	This value is used to authenticate a merchant.
gatewayNo	String	8	This value is used to authenticate a merchant.
tradeNo	String	1000	Unique identifier
authType	Int	1	2 : Void
signInfo	String	100	<p>Digital signature on the payment of the results of key fields. Return information is in capital letters, the Encryption vary by different languages. More details pls see Appendix 7.2 sha256 Encryption</p> <p>Encrypted structure: merNo + gatewayNo + tradeNo + authType + signkey</p>

Example:

```
<input type="hidden" name="merNo" value="20011"/>
<input type="hidden" name="gatewayNo" value="20011004"/>
<input type="hidden" name="tradeNo" value="2012091416281319417122"/>
<input type="hidden" name="authType" value="1"/>
<input type="hidden" name="singInfo" value="jdfj0082j54bh4sgf9he88r7xjshgchagj"/>
<input type="hidden" name="remark" value="remark"/>
```

4.2 Response

Name	Type	Description
merNo	String	This value is used to authenticate a merchant.
gatewayNo	String	This value is used to authenticate a merchant.
tradeNo	String	Unique identifier
orderNo	String	This value is the order number or tracking code, it can contain any alphanumeric value with a maximum length of 50 chars. The value must be unique. If the order No has status (succeed/pending/un-confirmed) in PBS payment system, the order no. is not allowed to re-post.
orderStatus	String	0: failure 1: Success
orderInfo	String	Transaction result code + the result of a transaction information
signInfo	String	Digital signature on the payment of the results of key fields. Return information is in capital letters, the Encryption vary by different languages. More details pls see Appendix 7.2 sha256 Encryption Encrypted structure: merNo + gatewayNo + tradeNo + orderNo + orderStatus+ orderInfo+ signkey

5 Refund

5.1 Refund

Pls contact our technical support to register the IP(s) of your server(s).

WebService submission address (Except PHP):

<https://check.onlinesslconnect.com:8081/services/tansactionWS?wsdl>

HTTP POST submission address:

<https://check.onlinesslconnect.com:8081/servlet/ApplyRefund>

Request

Name	Type	Length	Description
merNo	Int	10	This value is used to authenticate a merchant.
gatewayNo	Int	10	This value is used to authenticate a merchant.
signInfo	String	100	Digital signature information All information should be put in by lowercase letters, the Encryption vary by different languages. More details pls see Appendix 6.2 sha256 Encryption Encrypted structure: merNo + gatewayNo + tradeNo +refundType +signKey
tradeNo	String	30	Unique identifier allocated.
refundType	Int	1	1 : Full Refund 2 : Partial Refund
tradeAmount	double	10	Transaction amount. The decimal separator must be a point "."
refundAmount	double	10	Transaction amount. The decimal separator must be a point "."
currency	String	10	ISO 4217 Currency code that indicates the currency of the transaction. More details please see Appendix 6.1 List of Currencies(ISO 4217)
refundReason	String	100	Refund reason
remark	String	100	Unaltered information will be returned as it was transmitted.

Response

Name	Type	Description
merNo	String	This value is used to authenticate a merchant.
gatewayNo	String	This value is used to authenticate a merchant.
signInfo	String	Digital signature information Return information is in capital letters, the Encryption vary by different languages. More details pls see Appendix 6.2 sha256 Encryption Encrypted structure: merNo + gatewayNo + tradeNo +refundType +signKey
tradeNo	String	Unique identifier allocated.
code	String	Refund code More details pls see Appendix 6.4 Refund Request Result Code
description	String	Refund description
batchNo	Int	Refund ID unique batch number for requesting refund result
remark	String	Unaltered information will be returned as it was transmitted.

5.2 Retrieve Refund Result

Pls contact our technical support to register the IP(s) of your server(s).

WebService submission address (Except PHP):

<https://check.onlinesslconnect.com:8081/services/tansactionWS?wsdl>

HTTP POST submission address:

<https://check.onlinesslconnect.com:8081/servlet/QueryRefund>

Request

Name	Type	Length	Description
merNo	Int	10	This value is used to authenticate a merchant.
gatewayNo	Int	10	This value is used to authenticate a merchant.
batchNo	Int	100	Refund ID. unique batch number for requesting refund result
singInfo	String	100	Digital signature information. All information should be lowercase letter(s). The

			<p>encryption varies by different language. More details pls see Appendix 6.2 sha256 Encryption.</p> <p>Cryptographic structure : merNo + gatewayNo + signKey</p>
--	--	--	---

Response

Name	Type	Description
merNo	String	This value is used to authenticate a merchant.
gatewayNo	String	This value is used to authenticate a merchant.
batchNo	Int	Refund ID. unique batch number for requesting refund result
code	String	Refund code. More details pls see Appendix 6.5 Retrieve Refund Result Code.
signInfo	String	Digital signature information. Return information is in capital letters, the Encryption vary by different languages. More details pls see Appendix 6.2 sha256 Encryption Encrypted structure : merNo + gatewayNo + batchNo + code + signKey
currency	String	ISO 4217 Currency code that indicates the currency of the transaction. More details pls see Appendix 6.1 List of Currencies(ISO 4217)
refundAmount	String	Transaction amount. The decimal separator must be a point "."
refundReason	String	Refund Reason
description	String	Result info

6 Common Errors

6.1 I0013 : Invalid Encryption value(signInfo)

- a. Ensure you are using a valid signKey ;
- b. By using sha256 encryption;
- c. if encrypt string contain special chars, Convert special HTML entities back to characters

6.2I0014 : Testing Gateway No. posting transaction to a Production URL

- a. Gateway Number is still in testing mode ;
- b. Change the Production URL into Testing URL;

6.3I0015 : Production Gateway No. posting transaction to a Testing URL

- a. Gateway Number already in production mode ;
- b. Change the Testing URL into Production URL ;

6.4I0061: Duplicate Order

- a. If there is an existing OrderNo with status (succeed/pending/un-confirmed) under your Gateway ID, the OrderNo is not allowed to proceed again.
- b. If your account number is in Test Environment, each order number can be submitted once or you will receive error code "I0061". This restriction removes when your account changed to Production Environment.

7 Appendix

7.1 List of Currencies (ISO 4217)

Currency Name	Code	Currency Name	Code
Won	KRW	Russian Ruble	RUB
Yeni Türk Liras	TRY	Convertible Marks	BAM
Rand	ZAR	Bulgarian Lev	BGN
UAE Dirham	AED	Croatian Kuna	HRK
Mexican Peso	MXN	Forint	HUF
Chilean Peso	CLP	Lithuanian Litas	LTL
Belarussian Ruble	BYR	Latvian Lats	LVL
Malaysian Ringgit	MYR	Leu romacircnesc	RON
Denar	MKD	Serbian dinars	RSD
Serbian Dinar	CSD	Brazilian Real	BRL
Pakistan Rupee	PKR	Baht	THB
Hryvnia	UAH	New Israeli Sheqel	ILS
Iranian Rial	IRR	Yuan Renminbi	CNY
Tanzanian Shilling	TZS	US Dollar	USD
Armenian Dram	AMD	Pound Sterling	GBP
Iceland Krona	ISK	Euro	EUR
Azerbaijan Manat	AZN	Australian Dollar	AUD
Lek	ALL	Canadian Dollar	CAD
Taka	BDT	Yen	JPY
Saudi Riyal	SAR	Singapore Dollar	SGD
Lari	GEL	Hong Kong Dollar	HKD
Zloty	PLN	Malaysian Ringgit	MYR
New Zealand Dollar	NZD	Philippine Peso	PHP
Norwegian Krone	NOK	New Taiwan Dollar	TWD
Danish Krone	DKK	Indian Rupee	INR
Swedish Krona	SEK	Czech Koruna	CZK
Swiss Franc	CHF		

7.2 sha256 Encryption

- **Java:**

```
signInfo=sha256(merNo+gatewayNo+orderNo+orderCurrency+orderAmount+customerID+firstName+lastName+cardNO+cardExpireYear+cardExpireMonth+cardSecurityCode+email+signkey);
```

- **PHP:**

```
$signInfo=sha256(merNo+gatewayNo+orderNo+orderCurrency+orderAmount+customerID+firstName+lastName+cardNo+cardExpireYear+cardExpireMonth+cardSecurityCode+email+signkey);
```

- **C#:**

```
public string GetSHA256(string strData)
{
    System.Security.Cryptography.SHA256 sha256 = new
    System.Security.Cryptography.SHA256Managed();

    byte[] sha256Bytes = System.Text.Encoding.Default.GetBytes(strData);
    byte[] cryString = sha256.ComputeHash(sha256Bytes);
    string sha256Str = string.Empty;
    for (int i=0;i<cryString.Length;i++)
    {
        sha256Str += cryString[i].ToString("X2");
    }
    return sha256Str;
}
```

7.3 Common Integration Errors

Code	Description
I0001	Merchant Number cannot be empty!
I0002	Gateway Number cannot empty!
I0003	Gateway of Merchant Number cannot be empty
I0004	Gateway of Merchant Number is incorrect
I0005	Merchant Number is not activated
I0006	Merchant Number is disabled
I0007	Merchant Number is canceled
I0008	The state of merchant Number is anomalous
I0009	Gateway Number is not activated
I0010	Gateway Number is disabled
I0011	Gateway Number is canceled
I0012	The state of gateway Number is anomalous
I0013	Invalid Encryption Value (signinfo)
I0014	Testing Gateway No. posting transaction to a Production URL
I0015	Production Gateway No. posting transaction to a Testing URL
I0016	The gateway Number does not blind the interface
I0017	Merchant order Number is empty
I0018	Order Number cannot exceed 50 characters
I0019	Order value cannot be empty
I0020	Order value is incorrect
I0021	The decimal place of order value should be between 0-2 digit
I0022	Order currency is empty
I0023	Order currency is incorrect
I0024	Return URL cannot be empty
I0025	The length of returning URL cannot exceed 1000 characters
I0026	Card No cannot be empty
I0027	Please input 13 or 16 digit
I0028	Please input number
I0029	Card Number should begin with 4 or 5
I0030	Card Number is incorrect
I0031	Month cannot be empty
I0032	Please input double digit only;
I0033	Please input numbers only
I0034	The month should be between 1-12
I0035	Year cannot be empty
I0036	Please input 4-digit only
I0037	Please input numbers only
I0038	Year and month cannot be smaller than current date and greater than 10 year
I0039	Verification code cannot be empty

I0040	Please input 3-digit Verification code
I0041	Please input numbers only
I0042	Issuing bank cannot be empty
I0043	Please input between 2-50 characters only
I0044	First name cannot be empty
I0045	Please input between 2-50 characters only
I0046	Last name cannot empty
I0047	Please input between 2-50 characters only
I0048	E-mail address cannot be empty
I0049	Please input between 2-100 characters only
I0050	E-mail address format is incorrect
I0051	The phone number of card holder cannot be empty
I0052	Please input between 2-50 characters only
I0053	The country of cardholder cannot be empty
I0054	Please input between 2-50 characters only
I0055	The address of cardholder cannot be empty
I0056	Please input between 2-100 characters only
I0057	The zip code of cardholder cannot be empty
I0058	Please input between 2-50 characters only
I0059	Property{0},can not be empty
I0060	Property{0},length is more than {1}
I0061	Duplicate Order
I0062	Host index exists
I0063	The state/province of cardholder cannot be empty
I0064	Please input between 2-50 characters only
I0065	The city of cardholder cannot be empty
I0066	Please input no more than 100 characters
I0067	Please input no more than 500 characters
I0074	Error when saving the unique identifier of cardholder
I0075	Error when querying the unique identifier of cardholder
I0076	The unique identifier of cardholder in the database does not exist
I0077	The Card No. and unique identifier of cardholder sent by merchant corresponding to the card no. do not match
I0078	The CVV and unique identifier of cardholder sent by merchant corresponding to the CVV do not match
I0079	The expiry month and unique identifier of cardholder sent by merchant corresponding to the card expiry month do not match
I0080	The expiry year and unique identifier of cardholder sent by merchant corresponding to the card expiry year do not match
I0081	The last name and unique identifier of cardholder sent by merchant corresponding to the last name do not match
I0082	The last name and unique identifier of cardholder sent by merchant corresponding to the last name do not match

I0083	The billing address and unique identifier of cardholder sent by merchant corresponding to the billing address do not match
I0084	The billing city and unique identifier of cardholder sent by merchant corresponding to the billing city do not match
I0085	The billing state and unique identifier of cardholder sent by merchant corresponding to the billing state do not match
I0086	The billing country and unique identifier of cardholder sent by merchant corresponding to the billing country do not match
I0087	The zip code and unique identifier of cardholder sent by merchant corresponding to the zip code do not match
I0088	The issuing bank and unique identifier of cardholder sent by merchant corresponding to the issuing bank do not match
I0089	The email and unique identifier of cardholder sent by merchant corresponding to the email do not match
I0090	The telephone and unique identifier of cardholder sent by merchant corresponding to the telephone do not match
R0000	High risk
R0001	Do not set up the limitation of amount
C0001	Do not pass the number of times that payment are made limitation
C0002	Merchant gateway Number unbinds the channel
C0003	Merchant gateway Number do not set up deduction rate
C0004	Channel deduction rate of merchant gateway Number is incorrect
C0005	Channel deduction rate of merchant gateway Number is incorrect
C0006	The exchange rate of currency does not set up
C0007	Obtaining currency failed
C0008	Merchant does not bind payment domain name
C0009	Merchant gateway Number do not bind channel {0}
S0001	Merchant gateway Number do not set up deduction rate
S0002	Fail to save to anomalous transation list
S0003	Fail to save to the information list of cardholder
S0004	Fail to save to the informal transation list
S0005	Fail to save to the additional transation list
S0006	Channel information the system obtained is anomalous
S0007	Fail to save transation information
S0008	Fail to update testing list
S0009	Fail to delete anomalous record
S0010	Fail to save transation record
S0011	Fail to obtain domain name the merchant bound
S0012	Fail to save the information list of cardholder
S0013	Fail to obtain the information of bank channel
S0014	System Exception
E0001	Channel does not bind e-mail domain name
E0002	The operation has timed out

E0003	The operation has timed out
E0004	Sending failed
E0005	Invoking failed
E0006	The channel code that the bank returned does not exist

7.4 Refund Request Result Code

Code	Description
00	Refunded
01	Incorrect parameter transmission
03	Incorrect registered IP address
04	Insufficient parameter transmission
05	Invalid Merchant ID
06	Invalid Gateway ID
08	Incorrect format of Ref No.
09	Refunded amount over original amount
10	Incorrect refund Type
11	Incorrect refund parameter
12	Incorrect SHA256
13	Failed transaction,can not apply for refund
14	Transaction suspended,can not apply for refund
15	Incorrect transaction amount
16	Incorrect currency
17	Rolling reserve is being settled, can not apply for refund
18	Incorrect refund amount format
19	Incorrect refund amount and type
20	Partial refund is not supported
21	Transaction is being settled, can not apply for refund
22	Incorrect transaction amount format
23	Refund reason over length
24	Pending for transaction reconciliation
25	Refunded amount over refundable amount
98	No transaction record on file
99	System error

7.5 Retrieve Refund Result Code

Code	Description
00	Refunded
01	Audit Success untreated
02	Pending
03	Audit failure
04	Refund number does not exist
05	Error signature information
06	Incorrect registered IP address
93	Invalid Refund batch number
94	Invalid Gateway ID
95	Invalid Merchant ID
96	Insufficient parameter transmission
97	No transaction record on file
98	Incorrect parameter transmission
99	System error