

OKPAY Collect and Pay Interface Documentation

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protocol rules

1, the interface uses the HTTP protocol, the merchant and the platform as well as between the platform and the merchant are POST requests.

2、 Between platform and merchant: Content-Type:application/x-www-form-urlencoded

3. Unified use of UTF-8 encoding format for the platform

signature algorithm

1, for sending or receiving the data to be signed as a collection M, the parameters of the collection in accordance with the parameter name ASCII code from small to large order (dictionary order), using the URL key-value pairs of the format (i.e., key1=value1 & key2=value2 ...) spliced into a string stringA.

Pay special attention to the following important rules.

- 1) Parameter name ASCII code sorted from smallest to largest (dictionary order)
- (2) Null values do not participate in the signature
- 3) Parameter names are case sensitive
- (4) When the verification call returns or the platform actively notifies the signature, the passed sign parameter is not involved in the signature, and the generated signature is checked against this sign value.

2, in stringA last splice on the key (that is, stringA + "& key =" + private key) to get the stringSignTemp string, and stringSignTemp MD5 operation, and then the string to lowercase, get sign The value of signValue

sandbox environment

1, sandbox address (API address is the same) (please find customer service for)

Please register yourself in the above address and log in to get the relevant parameter information to complete the development of the system.

The sandbox environment is only open for one currency, the collection is only open for UPI channels and the payment is only open for BANK channels.

The URI address returned by the sandbox environment on behalf of the collection is the simulated URL address, the formal environment will return the payment URL address.

2. In the sandbox environment, Collect & Pay can manually determine the payment result. If the callback to the merchant fails after the determination is completed, you can click the callback button to callback again.

3, after the completion of the sandbox environment test, you can find customer service to open the official address, replace the corresponding parameters can be run in the official environment.

Status Code

value	description
0	successes
1	fail (e.g. experiments)
2	mchld error
3	Account does not exist
4	Account Status Exception
5	signature error
6	Order already exists
7	Order does not exist
8	insufficient authority
9	The balance is insufficient.
10	dollar amount error
11	Channel maintenance in progress
12	Currency does not exist
13	The channel does not exist.
15	Channel Failure
16	IP error, need to contact customer service to add white list
17	Banks do not exist

Things to note

1、 Callback status marking: when the merchant receives our callback, please return: success (means success, not the string "success"), we will mark success and no longer callback; **other will be regarded as failure, we may callback again, please pay attention to the logic judgment.**

2、 Order number cannot be duplicated: please keep the collection order number or payment order number unique, we have not judged whether it is duplicated or not.

3、 Collection callback: The collection callback data contains the order amount and payment amount, please refer to **the payment amount** for business processing.

4、 Data cleaning: We will regularly clean up the unpaid order data, i.e., we clean up the unpaid order data 20 days ago in the early morning of each day.

Collection and payment status code (status)

value	description
0	To be paid
1	Payment successful
2	Payment Failure

balances

1. Check Balance

Request address: <https://domain/v1/balance>

field	type	required	description
mchId	int	yes	Merchant ID
currency	string	yes	Currency code, null returns the balance of all currencies of the merchant
sign	string	yes	Signature, non-participation

Return JSON

field	type	description
code	int	status code
data	json	Account Balance JSON, see below
The following data is returned when code is successful		
mchId	string	Merchant ID
Balance	[json]	Balance list (multi-currency)
Parameters and descriptions within Banlance		
code	string	Currency Code
balance	decimal	Balance, support 2 decimal places

collect on delivery (e.g. debts of gratitude)

1. Receiving and placing orders

<https://domain/v1/Collect>

field	type	required	description
mchld	int	yes	Merchant ID
currency	string	yes	Currency code, see Merchant Back Office Currency Lookup
out_trade_no	string	yes	Merchant order number, unique
pay_type	string	yes	Payment channel, see merchant back office channel inquiry
money	decimal	yes	Order Amount
attach	string	no	Additional data, return as is
notify_url	string	yes	callback address
returnUrl	string	yes	Payment Successful Jump Address
reserve1	string	depending on the situation	See field 1 reserved for collections, null for none
reserve2	string	depending on the situation	See field 2 reserved for collections, null for none
reserve3	string	depending on the situation	See field 3 reserved for collections, null for none
userIp	string	depending on the situation	User's real IP address (required for native)
realname	string	depending on the situation	Customer's real name (natively)

		situation	required) Pakistan required.
phone	string	depending on the situation	Customer contact number (natively required) Pakistan required. The same mobile phone number in Pakistan can only be requested once per minute, must start with 03 and be 11 digits in length.
email	string	depending on the situation	Customer Email (natively required) Pakistan required.
sign	string	yes	Signature, non-participation

Return format (json)

field	type	description
code	int	status code
msg	string	State Description
data	json	Return address
code is returned on success, see below		
url	string	Payment address, code returned on success
payUpi	string	Payment address in UPI format, may be null, not null then can be used
transaction_Id	string	Platform transaction number

2. Collection inquiries

<https://domain/v1/query/Collect>

field	type	required	description
mchld	int	yes	Merchant ID
out_trade_no	string	2 pick 1	Merchant Order Number
transaction_id	string		Platform transaction number
sign	string	yes	Signature, non-participation

Return format (json)

field name	type	description
code	int	status code
The following code is returned when the code succeeds		
mchld	int	Merchant ID
out_trade_no	string	Merchant Order Number
status	int	Status code, see Payment Collection Status Code
money	decimal	Order amount
pay_money	decimal	User payment amount
ratio	decimal	Merchant rate/100
real_money	decimal	Merchant's actual arrival amount
currency	string	Currency code, see Merchant Back Office Currency Lookup

3. Collection callbacks

field	type	required	description
mchId	int	yes	Merchant ID
out_trade_no	string	yes	Merchant Order Number
currency	string	yes	Currency code, see Merchant Back Office Currency Lookup
money	decimal	yes	Order amount
attach	string	yes	Additional data
pay_money	decimal	yes	Payment amount Note: This field prevails
merchant_ratio	decimal	yes	Merchant rate/100
real_money	decimal	yes	Merchant Settlement Amount
status	int	yes	Status, see Payment Collection Status Code
sign	string	yes	Signature, non-participation

After the merchant business processing is completed, the system will asynchronous 5 times the cycle callback to the merchant, please return the data to the platform after processing the data, SUCCESS success, the other is failure. Please check your own weight to avoid loss.

Description of the use of the collection reservation field 1 (reserve1)

nations	description
Indonesia	The more real the payer's cell phone number is, the higher the success rate and the lower the trigger for risk control.
Vietnam	The payment method is BANK_QR BANK_TRANSFER BANK_ONLINE is the code of the collecting

	bank.
Pakistan	customer identity card number (CNIC) ,13 digits

Notes on the use of the collection reservation field 2 (reserve2)

nations	description
Indonesia	Payer's name, the more real, the higher the success rate, the lower the trigger risk control

pay on behalf of sb

1. Payment on behalf of the order

<https://domain/v1/Payout>

field	type	required	description
mchld	int	yes	Merchant ID
currency	string	yes	Currency code, see Merchant Back Office Currency Lookup
out_trade_no	string	yes	Merchant Order Number
pay_type	string	yes	Payment method, see Payment method code

account	string	yes	Account Number India upi null on payment Cell phone number for GCASH payments in the Philippines and bank card number for bank payments
userName	string	yes	payee
phone	string	yes	phone Pakistan Required, must start with 03 and be 11 digits in length, phone and account must be the same
email	string	yes	Email, Pakistan required.
money	decimal	yes	Amount
attach	string	no	Additional data, return as is
notify_url	string	yes	callback address
reserve1	string	depending on the situation	See Payment in lieu reserved field 1, null if none exists
reserve2	string	depending on the situation	See Payment in lieu of reserved field 2, null if none exists
reserve3	string	depending on the situation	See Payment in lieu of reserved field 3, null if none exists
sign	string	yes	Signature, non-participation

Return format (json)

field	type	description
code	int	status code
msg	string	State Description
data	json	
code is returned on success, see below		
transaction_id	string	Platform transaction number

2. Payment on behalf of the query

<https://domain/v1/query/Payout>

field	type	required	description
mchId	int	yes	Merchant ID
out_trade_no	string	2 pick 1	Merchant Order Number
transaction_id	string		Platform transaction number
sign	string	yes	Signature, non-participation

Return format (json)

field	type	description
code	int	status code
msg	string	State Description
data	json	Return data, see analysis below
The following code is returned when the code succeeds		
mchId	int	Merchant ID
out_trade_no	string	Merchant Order Number
status	int	Status code, see Payment Collection Status Code
money	decimal	Order amount, 2 decimal places
ratio	decimal	Merchant rate/100

singleratio	decimal	Individual costs
real_money	decimal	Actual amount paid by the merchant
currency	string	Currency code, see Merchant Back Office Currency Lookup
utr	string	Utr, may be empty

3. Payment in lieu of callbacks

field	type	required	description
mchld	int	yes	Merchant ID
out_trade_no	string	yes	Merchant Order Number
currency	string	yes	Currency Code
money	decimal	yes	Order amount, support 2 decimal places
attach	string	yes	Additional data
merchant_ratio	decimal	yes	Merchant rate/100
real_money	decimal	yes	Merchant's actual payment amount, support 2 decimal places
status	int	yes	Status, see Payment Collection Status Code
sign	string	yes	Signature, non-participation

After the merchant business processing is completed, the system will asynchronous 5 times the cycle callback to the merchant, please return the data to the platform after processing the data, SUCCESS success, the other is failure. Please check your own weight to avoid loss.

Notes on the use of the payment-in-lieu reservation field 1 (reserve1)

nations	description
India	BANK payment: IFSC number, UPI payment is UPI account number.
Thailand	When the bank pays on behalf of the bank, pass the code of the bank that pays on behalf of the bank, see Merchant Back Office->Basic Inquiry->Bank Code
Brazilian	For PIX payments, enter the account type, see Brazil PIX instructions
Indonesia	Payment bank code
Mexico	Ignored when STP is paid on behalf of the bank, bank code when BANK is paid on behalf of the bank
Vietnam	When the payment method is BANK, it is the code of the bank on whose behalf the payment is made.
Philippine	BANK Payment is the code of the bank on behalf of which the payment is made
Pakistan	customer identity card number(CNIC), required, 13digits

Notes on the use of the reserve2 field for payment in lieu

nations	description
Indonesia	The more real the payee's cell phone number, the higher the success rate and the lower the trigger for risk control.
Pakistan	customer IBAN, Start with PK, required.

Notes on the use of the reserve3field for payment in lieu

nations	description
Pakistan	

Customer complaint interface (provided by merchants)

1. Complaint request (initiated by us)

Merchants are required to provide our customer service staff with the requested URL for our configuration.

field	type	required	description
out_trade_no	string	yes	Order number of the merchant under complaint
rnd	string	yes	random string
sign	string	yes	Signature, non-participation

Return format (string), return information: customer information such as customer name and phone number, name and phone number are required, each data separated by "|".

If name and phone are returned, it will be: name|phone

Description of PIX Brazil

Account Type	description
CPF	CPF
PHONE	telephones
EMAIL	inbox