** UPAYe API**

###### UPAYe API

UP Solution

Confidential Information

The information contained in this document is UP Solution’s confidential and has been prepared to establish internal policies and procedures. Distribution of this document outside of UP Solution is strictly prohibited. Do not copy or distribute without the permission of the UP Solution.

**Document Revision History**

|  |  |  |
| --- | --- | --- |
| Version | Date | Change |
| 1.0.0 | 7/18/2014 | Created. |
| 1.1.0 | 1/7/2015 | * Added Card Token
 |
| 1.1.1 | 3/16/2017 | * Added Integrated Vendor Code
* Added Merchant Email
 |
| 1.1.2 | 5/3/2017 | * Removed CardNumber, ExpDate, CardToken from Return transaction (converted to Card NOT Present)
* Added PurchaseOrderNumber to Sale Transaction
 |
| 1.1.3 | 5/17/2017 | * Changed CVV and Billing address to be required (SIM only)
* Removed BillingProvince, BillingCountry and Fields from UPAYRequest
* Applied checking duplicated transaction by PurchseOrderNumber
* Added PurchaseOrderNumber to UPAYRequest /UPAYResponse
 |
| 1.1.4 | 6/26/2017 | * Added UCRefCode to UPAYRequest and UPAYResponse
* Enabled Return transction with UCRefCode
 |
| 1.1.5 | 2/15/2019 | * Upgraded .Net framework to 4.7.2
* Added AIM CardTokenList API(CardToken/PostList)
* Added ErrorMessage to UPAYResponse
 |
| 1.1.6 | 6/24/2019 | * Modified AccessToken case
 |
| 1.1.7 | 05/28/2020 | * Added IsNotSendCustomerReceipt and IsNotSendMerchantReceipt to UPAYRequest
 |
| 1.1.8 | 02/03/2021 | * Enhanced CardToken(added PhoneNumber)
* Applied partial return
* Added RemainingBalance to UPAYResponse
 |
| 1.1.9 | 04/14/2021 | * Added Reversal Transaction Type
* Enhanced Void Transaction
 |
| 1.1.10 | 12/08/2022 | * Added IsReturnWithCardNumber to UPAYRequest
 |
| 1.1.11 | 03/31/2023 | * Added IsReturnForOpenBatch to UPAYRequest
 |
| 1.1.12 | 09/08/2023 | * Added PostVerification API
 |
| 1.1.12(1) | 04/17/2024 | * Modified AccessToken description
* Updated Request parameter description
 |
| 1.1.13 | 05/10/2024 | * Added ACH APIs
 |
| 1.1.14 | 09/12/2024 | * Added IsDefaultCard for CardToken Management
* Added Address and Nickname of CardToken in UPAYResponse for CardTokenList API
 |
| 1.1.15 | 4/8/2025 | * Added ACH Token List API
 |
| 1.1.16 | 7/18/2025 | * Added ACH Transaction List API
 |

Contents

[Purpose 6](#_Toc203568648)

[API Fields 6](#_Toc203568649)

[AccessToken 6](#_Toc203568650)

[► Description 6](#_Toc203568651)

[CardToken 6](#_Toc203568652)

[► Description 6](#_Toc203568653)

[ACHToken 6](#_Toc203568654)

[► Description 6](#_Toc203568655)

[UPAY Request 7](#_Toc203568656)

[► Description 7](#_Toc203568657)

[► Fields 7](#_Toc203568658)

[UPAY Response 11](#_Toc203568659)

[► Description 11](#_Toc203568660)

[► Fields 11](#_Toc203568661)

[► Token 12](#_Toc203568662)

[► ACHToken 12](#_Toc203568663)

[► ACHTransaction 13](#_Toc203568664)

[Verification API 14](#_Toc203568665)

[Veification(AIM) 14](#_Toc203568666)

[► Description 14](#_Toc203568667)

[► Request 14](#_Toc203568668)

[► Sample 14](#_Toc203568669)

[API Transactions 16](#_Toc203568670)

[Authenticate Transaciton 16](#_Toc203568671)

[► Description 16](#_Toc203568672)

[► Request 16](#_Toc203568673)

[► Sample 17](#_Toc203568674)

[Sale Transaciton(SIM) 18](#_Toc203568675)

[► Description 18](#_Toc203568676)

[► Request 18](#_Toc203568677)

[► Sample 18](#_Toc203568678)

[Sale Transaciton(AIM) 20](#_Toc203568679)

[► Description 20](#_Toc203568680)

[► Request 20](#_Toc203568681)

[► Sample 21](#_Toc203568682)

[Pre-Auth Transaciton 24](#_Toc203568683)

[► Description 24](#_Toc203568684)

[► Request 24](#_Toc203568685)

[► Sample 25](#_Toc203568686)

[Return Transaciton 27](#_Toc203568687)

[► Description 27](#_Toc203568688)

[► Request 27](#_Toc203568689)

[► Sample 28](#_Toc203568690)

[Void Transaciton 30](#_Toc203568691)

[► Description 30](#_Toc203568692)

[► Request 30](#_Toc203568693)

[► Sample 30](#_Toc203568694)

[Reversal Transaciton 32](#_Toc203568695)

[► Description 32](#_Toc203568696)

[► Request 32](#_Toc203568697)

[► Sample 33](#_Toc203568698)

[Pre-Auth Completion Transaciton 35](#_Toc203568699)

[► Description 35](#_Toc203568700)

[► Request 35](#_Toc203568701)

[► Sample 35](#_Toc203568702)

[Register CardToken(SIM) 37](#_Toc203568703)

[► Description 37](#_Toc203568704)

[► Request 37](#_Toc203568705)

[► Sample 37](#_Toc203568706)

[Register CardToken(AIM) 39](#_Toc203568707)

[► Description 39](#_Toc203568708)

[► Request 39](#_Toc203568709)

[► Sample 39](#_Toc203568710)

[Sale Transaction with CardToken(SIM) 41](#_Toc203568711)

[► Description 41](#_Toc203568712)

[► Request 41](#_Toc203568713)

[► Sample 42](#_Toc203568714)

[Sale Transaction with CardToken(AIM) 43](#_Toc203568715)

[► Description 43](#_Toc203568716)

[► Request 43](#_Toc203568717)

[► Sample 43](#_Toc203568718)

[Manage CardToken(SIM) 45](#_Toc203568719)

[► Description 45](#_Toc203568720)

[► Request 45](#_Toc203568721)

[► Sample 45](#_Toc203568722)

[Manage CardToken(AIM) 47](#_Toc203568723)

[► Description 47](#_Toc203568724)

[► Request 47](#_Toc203568725)

[► Sample 48](#_Toc203568726)

[CardToken List(AIM) 49](#_Toc203568727)

[► Description 49](#_Toc203568728)

[► Request 49](#_Toc203568729)

[► Sample 49](#_Toc203568730)

[ACH Sale Transaciton(SIM) 52](#_Toc203568731)

[► Description 52](#_Toc203568732)

[► Request 52](#_Toc203568733)

[► Sample 52](#_Toc203568734)

[ACH Sale Transaciton(AIM) 54](#_Toc203568735)

[► Description 54](#_Toc203568736)

[► Request 54](#_Toc203568737)

[► Sample 55](#_Toc203568738)

[ACH TokenSale Transaciton(AIM) 57](#_Toc203568739)

[► Description 57](#_Toc203568740)

[► Request 57](#_Toc203568741)

[► Sample 57](#_Toc203568742)

[ACH Void Transaciton 59](#_Toc203568743)

[► Description 59](#_Toc203568744)

[► Request 59](#_Toc203568745)

[► Sample 59](#_Toc203568746)

[ACH Return Transaciton 61](#_Toc203568747)

[► Description 61](#_Toc203568748)

[► Request 61](#_Toc203568749)

[► Sample 61](#_Toc203568750)

[Register ACHToken(SIM) 63](#_Toc203568751)

[► Description 63](#_Toc203568752)

[► Request 63](#_Toc203568753)

[► Sample 63](#_Toc203568754)

[Register ACHToken(AIM) 65](#_Toc203568755)

[► Description 65](#_Toc203568756)

[► Request 65](#_Toc203568757)

[► Sample 66](#_Toc203568758)

[Manage ACHToken(SIM) 68](#_Toc203568759)

[► Description 68](#_Toc203568760)

[► Request 68](#_Toc203568761)

[► Sample 68](#_Toc203568762)

[Manage ACHToken(AIM) 70](#_Toc203568763)

[► Description 70](#_Toc203568764)

[► Request 70](#_Toc203568765)

[► Sample 70](#_Toc203568766)

[ACHToken List(AIM) 72](#_Toc203568767)

[► Description 72](#_Toc203568768)

[► Request 72](#_Toc203568769)

[► Sample 72](#_Toc203568770)

[ACH Transaction List(AIM) 75](#_Toc203568771)

[► Description 75](#_Toc203568772)

[► Request 75](#_Toc203568773)

[► Sample 75](#_Toc203568774)

# Purpose

This document describes the required steps that must be followed in order to interface UPAYe API.

# API Fields

## AccessToken

## ► Description

The unique token to authenticate transactions.

The AccessToken is generated using the MD5 hashing algorithm

on the following cases.

Case 1) UCID|UCPassword|Timestamp(MMddyyyy HHmmss)

Case 2) UCID|UCPassword|Timestamp(MMddyyyy HHmmss)|Amount(#0.##)

Case 3) UCID|UCPassword|Timestamp(MMddyyyy HHmmss)|Amount(#0.##)|CardToken

Case 4) UCID|UCPassword|Timestamp(MMddyyyy HHmmss)|Amount(#0.##)|GID|Email or

 UCID|UCPassword|Timestamp(MMddyyyy HHmmss)|Amount(#0.##)|GID|PhoneNumber

Case 5) UCID|UCPassword|Timestamp(MMddyyyy HHmmss)|Amount(#0.##)|ACHToken

## CardToken

## ► Description

This is value combined with characters and digits(36 length).

It is used instead of card information.

The CardToken is generated after register card.

## ACHToken

## ► Description

This is value combined with characters and digits(36 length).

It is used instead of ACH information(Account/Routing number).

The ACHToken is generated after register card or ACH Sale.

## UPAY Request

## ► Description

<None>

## ► Fields

|  |  |  |  |
| --- | --- | --- | --- |
| **Type** | **Name** | **Description** | **Value** |
| Required | UCID | UCharge assigned User ID |  |
| Required | Timestamp | The date and time of AccessToken generation in “MMddyyyy HHmmss”format |  |
| Required | AccessToken | The AccessToken is generated using the HMAC-MD5 hashing algorithm on the following field values:* UCID
* UCPassword
* Timestamp

Following fields may not contain depending on Transaction Type* Amount
* GID
* PhoneNumber or Email
* CardToken
* ACHToken

Field values are concatenated and separated by the “|” character |  |
| Required | ResponseType | A format that represents response | XML, JSON, HTML |
| Conditional | Amount | Dollar and cents amount of the transaction | $0.15 🡪 0.15$3.00 🡪 3.00 |
| Conditional | CardToken | Card identifier token for payment | Up to 36 digits or characters |
| Conditional | ACHToken | ACH identifier token for payment | Up to 36 digits or characters |
| Conditional | ApprovalCode | Approval code | 6 digits or characters |
| Conditional | OrderID | The unique number ordered through UPAY Service | digits |
| Conditional | TransactionType | Transaction type | 1: Sale2: Pre-Auth3: Force4: Pre-Auth Completion5: Void6: Return10 : Authenticate |
| Conditional | CardNumber | Card number | 13-16 digits |
| Conditional | ExpDate | Expiration Date | YYMM |
| Conditional | GID | Group ID assigned by UMS | digits |
| Conditional | Email | Card holder’s email address |  |
| Conditional | PhoneNumber | Card holder’s phone number |  |
| Optional | Nickname | Nickname of card |  |
| Conditional | CVV | The Card verification Code (CVV2/CVC2/CID)  | 3-4 digits |
| Optional | IsSaved | The field indicate whether save card information. | true/false |
| Conditional | BillingAddress1 | The street address of customer’s billing address | Up to 20 digits or characters |
| Conditional | BillingAddress2 | The Condominium/Apartment of customer’s billing address | Up to 50 digits or characters |
| Conditional | BillingCity | The city of the customer’s billing address | Up to 50 characters |
| Conditional | BillingState | The state of the customer’s billing address in US | Up to 2 charactersNY: New YorkNJ: New Jersey |
| ~~Optional~~ | ~~BillingProvince~~ | ~~The province of the customer’s billing address~~ | ~~Up to 50 digits or characters~~ |
| ~~Optional~~ | ~~BillingCountry~~ | ~~The country of the customer’s billing address~~ | ~~Up to 50 characters~~ |
| Conditional | BillingZipCode | The ZIP code of the customer’s billing address | Up to 12 digits or characters |
| ~~Optional~~ | ~~Fields~~ | ~~The fields present input field on payment form for SIM.~~ | ~~Ex) CVV,BillingAddress~~ |
| Required | IntegratedVendorCode | The field indicated of the integrated vendor. | 15 characters |
| Optional | MerchantEmail | The field present email address to send merchant. |  |
| Optional  | PurchaseOrderNumber | The field present the order number from merchant. (used as checking duplicated transaction) | Up to 16 characters |
| Optional | UCRefCode | The field present transaction reference code under U Charge payment system. | Up to 50 characters |
| Optional | IsNotSendCustomerReceipt | The field indicate whether send receipt email to customer. If this field value is false, Null or empty, receipt email will be sent to Email.  | true/false |
| Optional | IsNotSendMerchantReceipt | The field indicate whether send receipt email to merchant. If this field value is false, Null or empty, receipt email will be sent to MerchantEmail. | true/false |
| Optional | IsOnlyValid | Only get a list of valid CardToken | true/false |
| Conditional | ReversalReason | Reason for Reversal Transaction | “UnableToDeliverMsgToPos” |
| Conditional | IsRequestByPurchaseOrderNumber | This field should be true when requesting Void and Reversal transaction with PurchaseOrderNumber | true/false |
| Conditional | IsReturnWithCardNumber | The field is used when the original sale transaction of return transaction is older than 1 month(30days), if the value of this field is ‘true’, UPAYRequest must contain ‘CardNumber’ and ‘ExpDate’ fields. | true/false |
| Conditional | IsReturnForOpenBatch | The field is only used in Return transactions. If this field value is true, Return is possible for a sale in open batch status. | true/false |
| Conditional | UCPassword | The field is only used in UCIDVeirification transactions. | Up to 500 characters |
| Conditional | SECCode | This field is only used in ACH transactions.  | PPD/CCD[PPD] : Prearranged Payment and Deposit Entry[CCD] : Corporate Credit or Debit |
| Conditional | AccountType | This field is only used in ACH transactions. | Checking/Savings |
| Conditional | AccountNumber | This field is only used in ACH transactions. | 3-8 digits |
| Conditional | RoutingNumber | This field is only used in ACH transactions. | 9 digits |
| Conditional | BillingFirstName | First name of customer. This field is only used in ACH transactions with SECCode is PPD. | Up to 100 characters |
| Conditional | BillingLastName | Last name of customer. This field is only used in ACH transactions with SECCode is PPD. | Up to 100 characters |
| Conditional | BillingCompany | Company name for billing. This field is only used in ACH transactions with SECCode is CCD. | Up to 100 characters |
| Conditional | DLNumber | Driver license number. This field is only used in ACH transactions for accounts with ‘DL required’ enabled. | Up to 50 characters |
| Conditional | DLState | State of driver license. This field is only used in ACH transactions for accounts with ‘DL required’ enabled. | 2 characters |
| Conditional | SSN4 | The last 4 digits of social security number. This field is only used in ACH transactions for accounts with ‘Run Identity Verification’ enabled. | 4 digits |
| Conditional | DOBYear | Year of birth. This field is only used in ACH transactions for accounts with ‘Run Identity Verification’ enabled. | 4 digits |
| Conditional | ACHTokenStatus | This field is only used in Manage ACHToken transaction. | *ACTIVE, INACTIVE, DELETE, UPDATE* |
| Conditional | Status | This field is only used in Manage CardToken transaction. | *ACTIVE, INACTIVE, DELETE, UPDATE* |
| Optional | IsDefaultCard | This field indicates whether Cardtoken will be used by default. This field is indicate | true/false |
| Conditional | StartDate | The start date of the period to retrieve transactions. Required for ACHTransactionList. | (format: yyyy-MM-dd) |
| Optional | EndDate | The end date of the period to retrieve transactions. Used only in the ACHTransactionList. | (format: yyyy-MM-dd) |
| Optional | StartIdxNumber | The index number to start the query from. Start at 1. Used only in the ACHTransactionList. | Default value : 1 |
| Optional | SizeOfList | The number of transactions to retrieve. Maximum value: 20. Used only in the ACHTransactionList. | Default value : 20 |
| Optional | IsReturnedTransactionOnly | If set to true, only returned transactions will be retrieved. Set to false to retrieve all transactions. Default value is false. Used only in the ACHTransactionList. | true/false |

## UPAY Response

## ► Description

<None>

## ► Fields

|  |  |  |
| --- | --- | --- |
| **No.** | **Name** | **Description** |
| 1 | UCID | Indicates the type of account being used  |
| 2 | OrderID | Used to transmit data required for interchange programs. |
| 3 | CardToken | Card identifier token for payment |
| 4 | MaskedCardNumber | The card number masked |
| 5 | MaskedExpDate | The expiration date masked |
| 6 | EntryMethod | Swipe, Manual |
| 7 | **IsApproved** | The approval status of the transaciotn.Finally, You can recognize whether it has been processed successfully or not. |
| 8 | ApprovalCode | Authorization code generated by issuer. |
| 9 | CardVerificationResult | Indicates the result of the Card Verification Value request |
| 10 | AvsResultCode | The Address Verification Service (AVS) response code |
| 11 | TransRefCode | The payment gateway assigned identification number for the transaction |
| 12 | ValidationCode | The cardholder authentication verification response code |
| 13 | TransactionDateTime | The date and time of transaction in “MMddyyyy HHmmss”format |
| 14 | TransactionType | The type of credit card transaction |
| 15 | AuthorizedAmount | Amount returned is the same as the amount submitted. |
| 16 | ResponseMessage | A message that represents more details about the result of the transaction |
| 17 | IsValidRequest | The validation status of the request |
| 18 | InvalidFields | The fields that requested value is invalid. |
| 19 | GID | Group ID assigned by UMS |
| 20 | Email | Card holder’s email address |
| 21 | Nickname | Nickname of card |
| 22 | CardTokenExpDate | Expiration date of CardToken formatted “Mmddyyyy” |
| 23 | CardBrand | The brand of credit card |
| 24 | PurchaseOrderNumber | Same as requested value |
| 25 | UCRefCode | Transaction reference code under U Charge payment system. |
| 26 | ErrorMessage | Error message when transaction is not approved |
| 27 | CardTokenList | The list of card tokens registered by the customer.Please see the [Token] description below for details. |
| 28 | RemainingBalance | Remaining balance for return. Included only in response of return transaction. |
| 29 | ACHToken | ACH identifier token for payment |
| 30 | MaskedAccountNumber | Masked account number |
| 31 | MaskedRoutingNumber | Masked routing number |
| 32 | ACHTokenList | The list of ACH tokens registered by the customer.Please see the [ACHToken] description below for details. |
| 33 | ACHTransactionList | The List of ACH transaction. Please see the [ACHTransaction] description below for details. |

## ► Token

|  |  |  |
| --- | --- | --- |
| **No.** | **Name** | **Description** |
| 1 | MaskedCardNumber | Masked card number(123456XXXXXX0987) |
| 2 | MaskedExpDate | Masked card experation date(XXXX) |
| 3 | CardToken | Card identifier token for payment |
| 4 | Nickname | Nickname of cardtoken |
| 5 | CardTokenExpDate | Expiration date of cardtoken |
| 6 | CardBrand | Brand of card(Visa, Master, Discover …) |
| 7 | IsActivated | Indicates whether the cardtoken is activated |
| 8 | IsDefaultCard | Indicates whether the cardtoken is used by default |
| 9 | BillingAddress | Street address of cardtoken |
| 10 | BillingCity | City of cardtoken |
| 11 | BillingState | State of cardtoken |
| 12 | BillingZipCode | ZipCode of cardtoken |

## ► ACHToken

|  |  |  |
| --- | --- | --- |
| **No.** | **Name** | **Description** |
| 1 | AchToken | ACH Information Identifier Token for Payments |
| 2 | SECCode | PPD/CCD[PPD] : Prearranged Payment and Deposit Entry[CCD] : Corporate Credit or Debit |
| 3 | MaskedRoutingNumber | Masked routing number |
| 4 | MaskedAccountNumber | Masked account number |
| 5 | MaskedDLNumber | Masked driver license number |
| 6 | AccountType | Checking/Savings |
| 7 | BillingFirstName | First name of ACHToken |
| 8 | BillingLastName | Last name of ACHToken |
| 9 | BillingCompany | Company name of ACHToken |
| 10 | BillingAddress1 | The street address of ACHToken |
| 11 | BillingAddress2 | Additional address of ACHToken |
| 12 | BillingCity | City of ACHToken |
| 13 | BillingState | State of ACHToken |
| 14 | BillingZipCode | ZipCode of ACHToken |
| 15 | DLState | State of driver license |
| 16 | DOBYear | Year of birth |
| 17 | IsActivated | Indicates whether the ACHtoken is activated |

## ► ACHTransaction

|  |  |  |
| --- | --- | --- |
| **No.** | **Name** | **Description** |
| 1 | TransactionType | Debit(Sale), Void, Credit(Return), Reversal |
| 2 | TransactionDateTime | The date and time when the transaction occurred (format: yyMMddhhmmss) |
| 3 | TransactionAmount | The amount of the ACH transaction |
| 4 | ApprovalCode | The approval code received from the host system after the transaction was authorized. |
| 5 | ResponseMessage | A message indicating the result or status of the transaction. |
| 6 | SECCode | PPD/CCD |
| 7 | AccountType | Checking/Savings |
| 8 | AccountNumber | Masked account number |
| 9 | RoutingNumber | Masked rounting number |
| 10 | AccountType | Checking/Savings |
| 11 | PhoneNumber | The phone number used in the transaction. |
| 12 | UCRefCode | U Charge transaction reference code. |
| 13 | PurchaseOrderNumber | Purchase order number associated with the transaction. |
| 14 | HostCheckAmount | The transaction amount reported by the host system |
| 15 | BatchDate | The batch date assigned by the host system |
| 16 | DepositDate | the date the merchant credit is effective in the merchant’s bank (reported by the host system) |
| 17 | CheckStatus | indicates the current status of the consumer side of the transaction. (reported by the host system) |
| 18 | FundingStatus | indicates the current status of the merchant side of the transaction. (reported by the host system) |
| 19 | IntegratedVendorCode |  |

# Verification API

## Veification(AIM)

## ► Description

This feature is used to verify UCID and UCPassword. When UCID and UCPassword match, IsApproved field is returned with ‘True’ in UPAYResponse. Otherwise, IsApproved field with ‘False’ and ResponseMessage field contains details.

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | POST |  |
| URL | https://upaye.umspay.net/Account/PostVerification |  |
| Parameter | ResponseType | ReqiredXML, JSON |
| Parameter | UCID | Reqired |
| Parameter | UCPassword | Reqired |

## ► Sample

|  |
| --- |
| **[Request]**POST [/Account/PostVerification HTTP/1.0](http://upayeq.umspay.net/Account/PostVerificate)Content-Type: application/x-www-form-urlencodedHost: upaye.umspay.netContent-Length: 86UCID=EFULXXXXXXXXX&IntegratedVendorCode=JIN\_TEST&ResponseType=JSON&UCPassword=XXXXXXXX**[Response]**HTTP/1.1 200 OKCache-Control: privateContent-Type: application/json; charset=utf-8X-Content-Type-Options: nosniffServer: WWW Server/1.1Date: Fri, 08 Sep 2023 18:40:26 GMTConnection: closeContent-Length: 580{"UCID":null,"OrderID":0,"MaskedCardNumber":null,"MaskedExpDate":null,"EntryMethod":null,"CardToken":null,"AuthorizedAmount":0,"TransactionDateTime":null,"TransactionType":null**,"IsApproved":true**,"ApprovalCode":null,"CardVerificationResult":null,"AvsResultCode":null,"TransRefCode":null,"ValidationCode":null**,"ResponseMessage":"OK"**,"IsValidRequest":false,"InvalidFields":null,"GID":null,"Email":null,"PhoneNumber":null,"Nickname":null,"CardTokenExpDate":null,"CardBrand":null,"PurchaseOrderNumber":null,"UCRefCode":null,"ErrorMessage":null,"CardTokenList":null,"RemainingBalance":0} |

# API Transactions

## Authenticate Transaciton

## ► Description

This feature is used to verify credit card before purchase transaction. If IsSaved parameter is true, verify the saved card token.

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | POST |  |
| URL | https://upaye.umspay.net/Sale/Authenticate |  |
| Parameter | ResponseType | ReqiredXML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 1.](#_►_Description_1)If you want to verify the saved card token, [Please refer Case 4.](#_►_Description_1)  |
| Parameter | Timestamp | Reqired |
| Parameter | TransactionType | Reqired**10: Authenticate** |
| Parameter | CardNumber | Reqired |
| Parameter | ExpDate | Reqired |
| Parameter | CVV | Reqired |
| Parameter | GID | ConditionalRequired if IsSaved is True. |
| Parameter | Email | ConditionalIf IsSaved is True, Either Email or PhoneNumber is reqired |
| Parameter | PhoneNumber | ConditionalIf IsSaved is True, Either Email or PhoneNumber is reqired |
| Parameter | BillingAddress1 | Optional |
| Parameter | BillingAddress2 | Optional |
| Parameter | BillingCity | Optional |
| Parameter | BillingState | Optional |
| Parameter | BillingZipCode | Optional |
| Parameter | IsSaved | Optional |
| Parameter | IntegratedVendorCode | Reqired |
| Parameter | MerchantEmail | Optional |

## ► Sample

|  |
| --- |
| **[Request]**POST /Sale/PostAuthenticate HTTP/1.0Content-Type: application/x-www-form-urlencodedHost: upaye.umspay.netContent-Length: 439Connection: Keep-Alive UCID=UChargeID&Timestamp=02052021+121514&IntegratedVendorCode=[IntegratedVendorCode]&MerchantEmail=merchant@unitedmerchant.com&ResponseType=JSON&GID=[GID]&Email=customer@unitedmerchant.com&PhoneNumber=&CardNumber=5499XXXXXXXX6781&ExpDate=[YYMM]&IsSaved=false&CVV=XXX&BillingAddress1=255+17th+south&BillingAddress2=&BillingCity=Hackensack&BillingState=NJ&BillingZipCode=07601&AccessToken=[AccessToken] **[Response]**HTTP/1.1 200 OKCache-Control: privateContent-Type: application/json; charset=utf-8Date: Fri, 05 Feb 2021 17:15:26 GMTConnection: closeContent-Length: 648{ "UCID": "UChargeID", "OrderID": 10956, "MaskedCardNumber": "549999XXXXXX6781", "MaskedExpDate": "XXXX", "EntryMethod": "Manual", "CardToken": null, "AuthorizedAmount": 0, "TransactionDateTime": "02052021 121526", "TransactionType": "", "IsApproved": true, "ApprovalCode": null, "CardVerificationResult": "", "AvsResultCode": "", "TransRefCode": "", "ValidationCode": "", "ResponseMessage": "Card is authenticated.", "IsValidRequest": true, "InvalidFields": null, "GID": "[GID]", "Email": "customer@unitedmerchant.com", "PhoneNumber": null, "Nickname": null, "CardTokenExpDate": "01010001", "CardBrand": "MASTERCARD", "PurchaseOrderNumber": null, "UCRefCode": "", "ErrorMessage": "", "CardTokenList": null} |

## Sale Transaciton(SIM)

## ► Description

The most basic type of card authorization. Applies to most card transactions.

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | GET or POST |  |
| URL | https://upaye.umspay.net/Sale/Sale |  |
| Parameter | ResponseType | ReqiredXML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 2.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | Amount | Reqired |
| Parameter | TransactionType | Reqired**1: Sale** |
| Parameter | ReturnURL | ReqiredThe URL that is going to be redirected after processing. |
| Parameter | IsSaved | Optional |
| Parameter | IntegratedVendorCode | Reqired |
| Parameter | MerchantEmail | Optional |
| Parameter | PurchaseOrderNumber | Optional |
| Parameter | IsNotSendCustomerReceipt | Optional |
| Parameter | IsNotSendMerchantReceipt | Optional |

## ► Sample

|  |
| --- |
| **[Request Form]**<form method='POST' action='https://upaye.umspay.net/Sale/Sale' > <input type='hidden' name='UCID' value='UCID' /> <input type='hidden' name='AccessToken' value='Encrypted value by MD5' /> <input type='hidden' name='Timestamp' value='08202014 143501' /> <input type='hidden' name='Amount' value='0.13' /> <input type='hidden' name='TransactionType' value='1' /> <input type='hidden' name='ReturnURL' value='**http://your\_web\_site.com/Order/Complete**' /> <input type='hidden' name='IsSaved' value='true' /> <input type='hidden' name='IntegratedVendorCode' value='ISVCode' /> <input type='hidden' name='MerchantEmail' value='merchant@gmail.com' /> <input type='hidden' name='IsNotSendCustomerReceipt' value='false' /> <input type='hidden' name='IsNotSendMerchantReceipt' value='false' /> <input type='submit' value='Check out' /></form>**[Response]**HTTP/1.1 302 FoundCache-Control: privateContent-Type: text/html; charset=utf-8Location: **http://your\_web\_site.com/Order/Complete**?**result**=4jHm1pIc1SXR2AqsUp8Y%2fEGuY6a%2fKpA6dwFwZiCVZ1iipFz%2fmXgNaa6%2f2h4D7IWrHdRqvUHebGpey%2b23niFHWP1BVnUVpvZSDqhOPt1jx%2ffC4VpUeUmb1gJOekF54ZzSKoZTU1fubfQEKWBvNKmIhta4HKSpXZQoG%2fsKR0kobWs%2brR73kg2Cz%2bKNRVnS5FJF1kxldoQfP%2bqTdiCFAzx%2fLexWK7tLGxMlrPOezjpTvHx54LgoAecIDmwiHMcUV79IfhB5NE6U0h8UFrOG%2fXTuYNfPsKMp3orxFovMMOHdOnYavT3Y%2fZUCXs7Jw4QqTV%2fsNcV1I1okTkTCRoTKQRzirAfR9DuMTSMfBPRQOK%2faRjLW9s0N%2bcYgBxYKKGb1HUCNmuXplf%2bPeUSKWpIlQBpWDrzjAtwHQXTWflkP5WIwzV5XXZN4yguMO6NYcRGpj7kiUnuUWddFjf2QcZ7LWYeysTbrGxkl08HiVxuyxLxAlNTzOi0EPKIsAUgj1YF7mXNTFycbDjAeXWk8kRhN3htR9WIkTmFT6yTzbayPfKd5jYQCtXocBWK2HOQVUs5l%2bAXv%2bzaSShsgVco%3dServer: Microsoft-IIS/7.5X-AspNetMvc-Version: 3.0X-AspNet-Version: 4.0.30319X-Powered-By: ASP.NETDate: Wed, 20 Aug 2014 18:47:25 GMTContent-Length: 801Connection: Keep-Alive[Note] Redirect to the ‘ReturnURL’ summited with ‘result’ parameter on the following example. * [http://your\_web\_site.com/Order/Complete?result=[**Encrypted**](http://your_web_site.com/Order/Complete?result=%5bEncrypted) **JSON value**]

You can get the JSON formatted result of transaction by decrypting value for ‘result’ parameter.For example,string UCPassword = "Your password assigned UCharge ID";string result = "The value of parameter’s name ‘result’";string JSON\_Formatted\_Result = CryptoUtility.Decrypt(UCPassword, result);For more details please refer to sample code attached. |

## Sale Transaciton(AIM)

## ► Description

The most basic type of card authorization. Applies to most card transactions.

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | POST |  |
| URL | https://upaye.umspay.net/Sale/PostSale |  |
| Parameter | ResponseType | ReqiredXML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 2.](#_►_Description_1) If card information is empty, [Please refer Case 4.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | Amount | Reqired |
| Parameter | TransactionType | Reqired**1: Sale** |
| Parameter | CardNumber | Conditional. Required if CardToken is empty. |
| Parameter | ExpDate | Conditional. Required if CardToken is empty. |
| Parameter | CVV | Optional |
| Parameter | BillingAddress1 | Optional |
| Parameter | BillingAddress2 | Optional |
| Parameter | BillingCity | Optional |
| Parameter | BillingState | Optional |
| Parameter | BillingZipCode | Optional |
| Parameter | IsSaved | Optional |
| Parameter | CardToken | ConditionalRequired if card information is empty. |
| Parameter | GID | ConditionalRequired if card information is empty. |
| Parameter | Email | ConditionalIf card information is empty, either Email or PhoneNumber is reqired. |
| Parameter | PhoneNumber | ConditionalIf card information is empty, either Email or PhoneNumber is reqired. |
| Parameter | IntegratedVendorCode | Reqired |
| Parameter | MerchantEmail | Optional |
| Parameter | PurchaseOrderNumber | Optional |
| Parameter | IsNotSendCustomerReceipt | Optional |
| Parameter | IsNotSendMerchantReceipt | Optional |

## ► Sample

|  |
| --- |
| **[Request]**POST /Sale/PostSale HTTP/1.0Content-Type: application/x-www-form-urlencodedHost: upaye.umspay.netContent-Length: 529UCID=UChargeID&Timestamp=02092021+155311&IntegratedVendorCode=ISV\_Code&MerchantEmail=merchant.unitedmerchant.com&ResponseType=JSON&TransactionType=1&Amount=0.01&IsSaved=false&IsNotSendCustomerReceipt=false&IsNotSendMerchantReceipt=false&CardNumber=5499XXXXXXXX6781&ExpDate=XXXX&Email=customer%40unitedmerchant.com&BillingAddress1=255+17th+south&BillingAddress2=&BillingCity=Hackensack&BillingState=NJ&BillingZipCode=07601&AccessToken=[AccessToken]**[Response]**HTTP/1.1 200 OKCache-Control: privateContent-Type: application/json; charset=utf-8Content-Length: 687{ "UCID": "UChargeID", "OrderID": 10958, "MaskedCardNumber": "549999XXXXXX6781", "MaskedExpDate": "XXXX", "EntryMethod": "Manual", "CardToken": null, "AuthorizedAmount": 0.01, "TransactionDateTime": "02092021 155332", "TransactionType": "Sale", "IsApproved": true, "ApprovalCode": "827320", "CardVerificationResult": "", "AvsResultCode": "U", "TransRefCode": "8370503640209 ", "ValidationCode": "e00j", "ResponseMessage": "AP", "IsValidRequest": true, "InvalidFields": null, "GID": null, "Email": "customer@unitedmerchant.com", "PhoneNumber": null, "Nickname": null, "CardTokenExpDate": "01010001", "CardBrand": "MASTERCARD", "PurchaseOrderNumber": null, "UCRefCode": "260429D024ACB5EFC35206453A5D9B1B", "ErrorMessage": "", "CardTokenList": null}**[Response for invalid request]**HTTP/1.1 200 OKServer: ASP.NET Development Server/11.0.0.0Date: Wed, 06 Aug 2014 14:31:50 GMTX-AspNet-Version: 4.0.30319X-AspNetMvc-Version: 3.0Cache-Control: privateContent-Type: application/json; charset=utf-8Content-Length: 484Connection: Close{ UCID: "", OrderID: 0, MaskedCardNumber: null, MaskedExpDate: null, EntryMethod: null, IsApproved: false, ApprovalCode: null, CardVerificationResult: null, AvsResultCode: null, TransRefCode: null, ValidationCode: null, TransactionDateTime: null, TransactionType: null, Subtotal: null, Tax: null, ShippingAmount: null, Tip: null, TotalAmount: 0, ResponseMessage: null, **IsValidRequest: false,** **InvalidFields:**  **[** **{** **FieldName: "UCID",** **FieldError: "UCID is requied field."** **},** **{** **FieldName: "UCPassword",** **FieldError: "UCPassword is requied field."** **},** **{** **FieldName: "TotalAmount",** **FieldError: "Total amount cannot authorize zero amount."** **},** **{** **FieldName: "Subtotal",** **FieldError: "Subtotal amount must be in the range of $0.01 to $99999.99"** **},** **{** **FieldName: "CardNumber",** **FieldError: "Card Number must be in the range of 13 to 16 digits."** **},** **{** **FieldName: "ExpirationDate",** **FieldError: "Invalid expiration date(String was not recognized as a valid DateTime.)"** **}** **]**} |

## Pre-Auth Transaciton

## ► Description

This feature is used to verify funds when the total amount of the purchase is

unknown. Please complete this sale by using the Pre-Authorization Completion.

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | POST |  |
| URL | https://upaye.umspay.net/Sale/PostSale |  |
| Parameter | ResponseType | ReqiredXML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 2.](#_►_Description_1)If card information is empty, [Please refer Case 4.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | Amount | Reqired |
| Parameter | TransactionType | Reqired**2: Pre-Auth** |
| Parameter | CardNumber | Conditional. Required if CardToken is empty. |
| Parameter | ExpDate | Conditional. Required if CardToken is empty. |
| Parameter | CVV | Optional |
| Parameter | BillingAddress1 | Optional |
| Parameter | BillingAddress2 | Optional |
| Parameter | BillingCity | Optional |
| Parameter | BillingState | Optional |
| Parameter | BillingZipCode | Optional |
| Parameter | IsSaved | Optional |
| Parameter | CardToken | ConditionalRequired if card information is empty. |
| Parameter | GID | ConditionalRequired if card information is empty. |
| Parameter | Email | ConditionalIf card information is empty, either Email or PhoneNumber is reqired. |
| Parameter | PhoneNumber | ConditionalIf card information is empty, either Email or PhoneNumber is reqired. |
| Parameter | IntegratedVendorCode | Reqired |
| Parameter | MerchantEmail | Optional |
| Parameter | IsNotSendCustomerReceipt | Optional |
| Parameter | IsNotSendMerchantReceipt | Optional |

## ► Sample

|  |
| --- |
| **[Request]**POST /Sale/PostSale HTTP/1.1Content-Type: application/x-www-form-urlencodedHost: upaye.umspay.netContent-Length: 360Expect: 100-continue ResponseType=JSON&AccessToken=[***AccessToken***]&UCID=UChargeID&Timestamp=05022019+113702&IntegratedVendorCode=ISV\_CODE&MerchantEmail=upaye%40umspay.net&TransactionType=2&Amount=0.02&CardNumber=123456XXXXXX7890&ExpDate=XXXX&CVV=123&BillingAddress1=255+S+State+RT+17&BillingAddress2=&BillingCity=Hackensack&BillingState=NJ&BillingZipCode=07601**[Response]**HTTP/1.1 200 OKCache-Control: privateContent-Type: application/json; charset=utf-8Server: Microsoft-IIS/7.5X-AspNetMvc-Version: 5.2X-AspNet-Version: 4.0.30319X-Powered-By: ASP.NETDate: Thu, 02 May 2019 15:37:13 GMTContent-Length: 697{ "UCID": "UChargeID", "OrderID": 5069, "MaskedCardNumber": "123456XXXXXX7890", "MaskedExpDate": "XXXX", "EntryMethod": "Manual", "CardToken": " dc3983e4-xxxx-xxxx-xxxx-82a74a682811", "AuthorizedAmount": 0.02, "TransactionDateTime": "05022019 113709", "TransactionType": "Pre-Authorization", "IsApproved": true, "ApprovalCode": " xxxxxx ", "CardVerificationResult": "M", "AvsResultCode": "Y", "TransRefCode": "MPFOCXXXXxxxx ", "ValidationCode": "XXXX", "ResponseMessage": "AP", "IsValidRequest": true, "InvalidFields": null, "GID": null, "Email": null, "Nickname": null, "CardTokenExpDate": "01010001", "CardBrand": "MASTERCARD", "PurchaseOrderNumber": null, "UCRefCode": " XXXXXX5358C23B3BFE89251D71XXXXXX", "ErrorMessage": "", "CardTokenList": null} |

## Return Transaciton

## ► Description

For settled transaction, please use this feature to make a Refund to your

customer(s).

Return amount cannot exceed the original transaction amount.

You can refund without card information.

Web UI: **https://upaye.umspay.net/Return/Return**

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | POST |  |
| URL | https://upaye.umspay.net/Return/PostReturn |  |
| Parameter | ResponseType | ReqiredXML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 2.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | TransactionType | Reqired**6: Return** |
| Parameter | Amount | Reqired |
| Parameter | OrderID | ConditionalYou can use OrderID instead of UCRefCode |
| Parameter | UCRefCode | ConditionalYou can use UCRefCode instead of OrderID |
| Parameter | CardNumber | ConditionalRequired if IsReturnWIthCardNumber is ‘True’. |
| Parameter | ExpDate | ConditionalRequired if IsReturnWIthCardNumber is ‘True’. |
| Parameter | IsReturnWithCardNumber | ConditionalRequired if original sale transaction is order than 1 month, this field must be ‘True’. |
| Parameter | IsReturnForOpenBatch | ConditionalRequired if original sale transaction is in open batch status, this field must be ‘True’. |
| Parameter | IntegratedVendorCode | Reqired |
| Parameter | Email | Optional |
| Parameter | MerchantEmail | Optional |
| Parameter | PurchaseOrderNumber | Optional |
| Parameter | IsNotSendCustomerReceipt | Optional |
| Parameter | IsNotSendMerchantReceipt | Optional |

## ► Sample

|  |
| --- |
| **[Request]**POST /Return/PostReturn HTTP/1.0Content-Type: application/x-www-form-urlencodedHost: upaye.umspay.netContent-Length: 297UCID=UChargeID&Timestamp=02112021+163325&IntegratedVendorCode=ISV\_Code&MerchantEmail=merchant%40unitedmerchant.com&ResponseType=JSON&TransactionType=6&Amount=0.05&OrderID=9346&UCRefCode=&IsNotSendCustomerReceipt=false&IsNotSendMerchantReceipt=false&AccessToken==[***AccessToken***]**[Response]**HTTP/1.1 200 OKCache-Control: privateContent-Type: application/json; charset=utf-8Date: Thu, 11 Feb 2021 21:33:35 GMTContent-Length: 647{ "UCID": " UChargeID", "OrderID": 9347, "MaskedCardNumber": null, "MaskedExpDate": null, "EntryMethod": "Manual", "CardToken": null, "AuthorizedAmount": 0.05, "TransactionDateTime": "02112021 163333", "TransactionType": "Return", "IsApproved": true, "ApprovalCode": "000000", "CardVerificationResult": "", "AvsResultCode": "", "TransRefCode": "Tb30XXXXXXX1389", "ValidationCode": "XXXX", "ResponseMessage": "AP", "IsValidRequest": true, "InvalidFields": null, "GID": null, "Email": null, "PhoneNumber": null, "Nickname": null, "CardTokenExpDate": "01010001", "CardBrand": "VISA", "PurchaseOrderNumber": null, "UCRefCode": "89CCXXXXXXXXXXXXXXXXXXXX39BD", "ErrorMessage": "", "CardTokenList": null, "RemainingBalance": 0.1} |

## Void Transaciton

## ► Description

You can Void any transactions that have not been settled

If you already settled a transaction, please use the return sale feature.

Web UI: **https://upaye.umspay.net/Void/Void**

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | POST |  |
| URL | https://upaye.umspay.net/Void/PostVoid |  |
| Parameter | ResponseType | ReqiredXML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 1.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | TransactionType | Reqired**5: Void** |
| Parameter | IntegratedVendorCode | Reqired |
| Parameter | OrderID | ConditionalOne of OrderId, UCRefCode or PurchaseOrderNumber of original transaction is required. |
| Parameter | UCRefCode | ConditionalOne of OrderId, UCRefCode or PurchaseOrderNumber of original transaction is required. |
| Parameter | PurchaseOrderNumber | ConditionalOne of OrderId, UCRefCode or PurchaseOrderNumber of original transaction is required. |
| Parameter | IsRequestByPurchaseOrderNumber | ConditionalWhen requested by PurchaseOrderNumber, this field should be ‘True’. |

## ► Sample

|  |
| --- |
| **[Request]**POST /Void/PostVoid HTTP/1.0Content-Type: application/x-www-form-urlencodedHost: upaye.umspay.netContent-Length: 174UCID=UChargeID&Timestamp=02122021+124846&IntegratedVendorCode=ISV\_Code&ResponseType=JSON&TransactionType=5&OrderID=10958&UCRefCode=&AccessToken=[AccessToken]**[Response]**HTTP/1.1 200 OKCache-Control: privateContent-Type: application/json; charset=utf-8X-Frame-Options: SAMEORIGINX-Content-Type-Options: nosniffServer: WWW Server/1.1X-XSS-Protection: 1; mode=blockDate: Fri, 12 Feb 2021 17:49:15 GMTConnection: closeContent-Length: 664{ "UCID": "UChargeID", "OrderID": 10962, "MaskedCardNumber": "549999XXXXXX6781", "MaskedExpDate": "XXXX", "EntryMethod": "Manual", "CardToken": null, "AuthorizedAmount": 0.0100, "TransactionDateTime": "02122021 124915", "TransactionType": "Void", "IsApproved": true, "ApprovalCode": "199028", "CardVerificationResult": "", "AvsResultCode": "", "TransRefCode": "XXXXXXXXXXXX", "ValidationCode": "XXXX", "ResponseMessage": "AP", "IsValidRequest": true, "InvalidFields": null, "GID": null, "Email": null, "PhoneNumber": null, "Nickname": null, "CardTokenExpDate": "01010001", "CardBrand": "MASTERCARD", "PurchaseOrderNumber": null, "UCRefCode": "F8EEXXXXXXXXXXXXXXXXXX1600", "ErrorMessage": "", "CardTokenList": null} |

## Reversal Transaciton

## ► Description

You can request reversal any transactions that have not been settled

If you already settled a transaction, please use the return sale feature.

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | POST |  |
| URL | https://upaye.umspay.net/Reversal/PostReversal |  |
| Parameter | ResponseType | ReqiredXML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | ReqiredWhen using field OrderID or UCRefCode, [Please refer Case 1.](#_►_Description_1)When using field PurchaseOrderNumber and Amount, [Please refer Case 2.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | TransactionType | Reqired**12: Reversal** |
| Parameter | ReversalReason | ReqiredThis field should be “UnableToDeliverMsgToPos” |
| Parameter | IntegratedVendorCode | Reqired |
| Parameter | OrderID | ConditionalOne of OrderId, UCRefCode or PurchaseOrderNumber of original transaction is required. |
| Parameter | UCRefCode | ConditionalOne of OrderId, UCRefCode or PurchaseOrderNumber of original transaction is required. |
| Parameter | PurchaseOrderNumber | ConditionalOne of OrderId, UCRefCode or PurchaseOrderNumber of original transaction is required. |
| Parameter | Amount | ConditionalOriginal amount is required when requesting reversal by PurchaseOrderNumber  |
| Parameter | IsRequestByPurchaseOrderNumber | ConditionalWhen requested by PurchaseOrderNumber, this field should be ‘true’. |

## ► Sample

|  |
| --- |
| **[Request]**POST /Reversal/PostReversal HTTP/1.0Content-Type: application/x-www-form-urlencodedHost: upaye.umspay.netContent-Length: 275UCID=UChargeID&Timestamp=02122021+124846&PurchaseOrderNumber=202104141643&IntegratedVendorCode=ISV\_Code&ResponseType=JSON&TransactionType=12&Amount=0.08&ReversalReason=UnableToDeliverMsgToPos&AccessToken==[AccessToken]&IsRequestByPurchaseOrderNumber=true**[Response]**HTTP/1.1 200 OKCache-Control: privateContent-Type: application/json; charset=utf-8X-Frame-Options: SAMEORIGINX-Content-Type-Options: nosniffServer: WWW Server/1.1X-XSS-Protection: 1; mode=blockDate: Wed, 14 Apr 2021 20:55:19 GMTConnection: closeContent-Length: 656{ "UCID": " UChargeID", "OrderID": 11038, "MaskedCardNumber": null, "MaskedExpDate": null, "EntryMethod": "Manual", "CardToken": null, "AuthorizedAmount": 0.0800, "TransactionDateTime": "04142021 165517", "TransactionType": "Reversal", "IsApproved": true, "ApprovalCode": "", "CardVerificationResult": "", "AvsResultCode": "", "TransRefCode": "", "ValidationCode": "", "ResponseMessage": "REVERSED", "IsValidRequest": true, "InvalidFields": null, "GID": null, "Email": null, "PhoneNumber": null, "Nickname": null, "CardTokenExpDate": "01010001", "CardBrand": null, "PurchaseOrderNumber": "202104141643", "UCRefCode": "965AXXXXXXXXXXXXXXXXXX0A01", "ErrorMessage": "", "CardTokenList": null, "RemainingBalance": 0} |

## Pre-Auth Completion Transaciton

## ► Description

This feature is used to capture a Pre-Authorized transaction.

 Web UI: **https://upaye.umspay.net/PreAuth/Completion**

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | POST |  |
| URL | https://upaye.umspay.net/PreAuth/PostCompletion |  |
| Parameter | ResponseType | ReqiredXML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 1.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | OrderID | Reqired |
| Parameter | IntegratedVendorCode | ­­­­­­Reqired |
| Parameter | PurchaseOrderNumber | Optional |
| Parameter | IsNotSendCustomerReceipt | Optional |
| Parameter | IsNotSendMerchantReceipt | Optional |

## ► Sample

|  |
| --- |
| **[Request]**POST /PreAuth/PostCompletion HTTP/1.0Content-Type: application/x-www-form-urlencodedHost: upaye.umspay.netContent-Length: 224UCID=UChargeID&Timestamp=02112021+170936&IntegratedVendorCode=ISV\_Code&ResponseType=JSON&TransactionType=4&OrderID=10959&IsNotSendCustomerReceipt=false&IsNotSendMerchantReceipt=true&AccessToken=[AccessToken] **[Response]**HTTP/1.1 200 OKCache-Control: privateContent-Type: application/json; charset=utf-8Date: Thu, 11 Feb 2021 22:10:02 GMTContent-Length: 688{ "UCID": "UChargeID", "OrderID": 10960, "MaskedCardNumber": "549999XXXXXX6781", "MaskedExpDate": "XXXX", "EntryMethod": "Manual", "CardToken": null, "AuthorizedAmount": 0.0500, "TransactionDateTime": "02112021 171002", "TransactionType": "Pre-Authorization Completion", "IsApproved": true, "ApprovalCode": "XXXXXX", "CardVerificationResult": "", "AvsResultCode": "", "TransRefCode": "XXXXXXXXXXXXX", "ValidationCode": "XXXX", "ResponseMessage": "AP", "IsValidRequest": true, "InvalidFields": null, "GID": null, "Email": null, "PhoneNumber": null, "Nickname": null, "CardTokenExpDate": "01010001", "CardBrand": "MASTERCARD", "PurchaseOrderNumber": null, "UCRefCode": "XXXXXXXXXX2CA6B42A0323XXXXXXXXXX", "ErrorMessage": "", "CardTokenList": null} |

## Register CardToken(SIM)

## ► Description

Register card with billing information to obtain *CardToken*.

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | GET or POST |  |
| URL | https://upaye.umspay.net/CardToken/Register |  |
| Parameter | ResponseType | ReqiredXML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 4.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | GID | Reqired |
| Parameter | Email | ConditionalEither Email or PhoneNumber is reqired |
| Parameter | PhoneNumber | ConditionalEither Email or PhoneNumber is reqired |
| Parameter | Nickname | Optional |
| Parameter | ReturnURL | ReqiredThe URL that is going to be redirected after processing. |
| Parameter | IntegratedVendorCode | Reqired |

## ► Sample

|  |
| --- |
| **[Request Form]**<form method='POST' action='https://upaye.umspay.net/CardToken/Register' > <input type='hidden' name='UCID' value='UCID' /> <input type='hidden' name='AccessToken' value='Encrypted value by MD5' /> <input type='hidden' name='Timestamp' value='08202014 143501' /> <input type='hidden' name='GID' value='10000' /> <input type='hidden' name='Email' value='test@ums.com' /> <input type='hidden' name='ReturnURL' value='**http://your\_web\_site.com/CardRegister/Complete**' /> <input type='hidden' name='Nickname' value='My Card' /> <input type='submit' value='Register' /></form>**[Response]**HTTP/1.1 302 Found Cache-Control: privateContent-Type: text/html; charset=utf-8Location: **http://your\_web\_site.com/CardRegister/Complete**?**result**=4jHm1pIc1SXR2AqsUp8Y%2fEGuY6a%2fKpA6dwFwZiCVZ1iipFz%2fmXgNaa6%2f2h4D7IWrHdRqvUHebGpey%2b23niFHWP1BVnUVpvZSDqhOPt1jx%2ffC4VpUeUmb1gJOekF54ZzSKoZTU1fubfQEKWBvNKmIhta4HKSpXZQoG%2fsKR0kobWs%2brR73kg2Cz%2bKNRVnS5FJF1kxldoQfP%2bqTdiCFAzx%2fLexWK7tLGxMlrPOezjpTvHx54LgoAecIDmwiHMcUV79IfhB5NE6U0h8UFrOG%2fXTuYNfPsKMp3orxFovMMOHdOnYavT3Y%2fZUCXs7Jw4QqTV%2fsNcV1I1okTkTCRoTKQRzirAfR9DuMTSMfBPRQOK%2faRjLW9s0N%2bcYgBxYKKGb1HUCNmuXplf%2bPeUSKWpIlQBpWDrzjAtwHQXTWflkP5WIwzV5XXZN4yguMO6NYcRGpj7kiUnuUWddFjf2QcZ7LWYeysTbrGxkl08HiVxuyxLxAlNTzOi0EPKIsAUgj1YF7mXNTFycbDjAeXWk8kRhN3htR9WIkTmFT6yTzbayPfKd5jYQCtXocBWK2HOQVUs5l%2bAXv%2bzaSShsgVco%3dServer: Microsoft-IIS/7.5X-AspNetMvc-Version: 3.0X-AspNet-Version: 4.0.30319X-Powered-By: ASP.NETDate: Wed, 20 Aug 2014 18:47:25 GMTContent-Length: 801Connection: Keep-Alive |

## Register CardToken(AIM)

## ► Description

Register card with billing information to obtain *CardToken*.

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | POST |  |
| URL | https://upaye.umspay.net/CardToken/PostRegister |  |
| Parameter | ResponseType | ReqiredXML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 4.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | GID | Reqired |
| Parameter | Email | ConditionalEither Email or PhoneNumber is reqired |
| Parameter | PhoneNumber | ConditionalEither Email or PhoneNumber is reqired |
| Parameter | Nickname | Optional |
| Parameter | CardNumber | Reqired |
| Parameter | ExpDate | Reqired |
| Parameter | IsDefaultCard | Optional |
| Parameter | BillingAddress1 | Optional |
| Parameter | BillingAddress2 | Optional |
| Parameter | BillingCity | Optional |
| Parameter | BillingState | Optional |
| Parameter | BillingProvince | Optional |
| Parameter | BillingCountry | Optional |
| Parameter | BillingZipCode | Optional |

## ► Sample

|  |
| --- |
| **[Request]**POST /CardToken/PostRegister HTTP/1.1Content-Type: application/x-www-form-urlencodedHost: upaye.umspay.netContent-Length: 283Expect: 100-continueConnection: Keep-AliveResponseType=JSON&AccessToken=[***AccessToken***]&UCID=UChargeID&Timestamp=05032019+112550&IntegratedVendorCode=ISV\_CODE&MerchantEmail=upaye%40umspay.net&TransactionType=1&Amount=&Email=customer@umspay.net&GID=MGXXXX&CardNumber=123456XXXXXX7890&ExpDate=XXXX**[Response]**HTTP/1.1 200 OKCache-Control: privateContent-Type: application/json; charset=utf-8Server: Microsoft-IIS/7.5X-AspNetMvc-Version: 5.2X-AspNet-Version: 4.0.30319X-Powered-By: ASP.NETDate: Fri, 03 May 2019 15:25:52 GMTContent-Length: 655{ "UCID": "UChargeID", "OrderID": 0, "MaskedCardNumber": "123456XXXXXX7890", "MaskedExpDate": "XXXX", "EntryMethod": null, "CardToken": "46f05ecc-xxxx-xxxx-xxxx-1d52cb7bf5bb", "AuthorizedAmount": 0, "TransactionDateTime": "05032019 112552", "TransactionType": null, "IsApproved": true, "ApprovalCode": null, "CardVerificationResult": null, "AvsResultCode": null, "TransRefCode": null, "ValidationCode": null, "ResponseMessage": "OK", "IsValidRequest": true, "InvalidFields": null, "GID": "MGxxxx", "Email": "cutomer@umspay.net", "Nickname": null, "CardTokenExpDate": "mmddyyyy", "CardBrand": "MASTERCARD", "PurchaseOrderNumber": null, "UCRefCode": null, "ErrorMessage": null, "CardTokenList": null} |

## Sale Transaction with CardToken(SIM)

## ► Description

You can Sale transactions with *CardToken you obtained*.

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | GET or POST |  |
| URL | https://upaye.umspay.net/CardToken/Sale |  |
| Parameter | ResponseType | Reqired*XML, JSON, HTML* |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 4.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | TransactionType | Reqired1: Sale |
| Parameter | Amount | Reqired |
| Parameter | GID | Reqired |
| Parameter | Email | ConditionalEither Email or PhoneNumber is reqired |
| Parameter | PhoneNumber | ConditionalEither Email or PhoneNumber is reqired |
| Parameter | CardToken | Reqired |
| Parameter | ReturnURL | ReqiredThe URL that is going to be redirected after processing. |
| Parameter | Fields | Optional*CVV* |
| Parameter | IntegratedVendorCode | Reqired |
| Parameter | MerchantEmail | Optional |
| Parameter | PurchaseOrderNumber | Optional |
| Parameter | IsNotSendCustomerReceipt | Optional |
| Parameter | IsNotSendMerchantReceipt | Optional |

## ► Sample

|  |
| --- |
| **[Request Form]**<form method='POST' action='https://upaye.umspay.net/CardToken/Sale' > <input type='hidden' name='UCID' value='UCID' /> <input type='hidden' name='AccessToken' value='Encrypted value by MD5' /> <input type='hidden' name='Timestamp' value='08202014 143501' /> <input type='hidden' name='GID' value='10000' /> <input type='hidden' name='Email' value='test@ums.com' /> <input type='hidden' name='PhoneNumber' value='' /> <input type='hidden' name='Amount' value='0.13' /> <input type='hidden' name='CardToken' value='***[CardToken]***' /> <input type='hidden' name='Fields' value='CVV' /> <input type='hidden' name='ReturnURL' value='**http://your\_web\_site.com/TokenTransaction/Complete**' /> <input type='hidden' name='TransactionType' value='1' /> <input type='submit' value='Check out' /></form>**[Response]**HTTP/1.1 302 Found Cache-Control: privateContent-Type: text/html; charset=utf-8Location: **http://your\_web\_site.com/TokenTransaction/Complete**?**result**=4jHm1pIc1SXR2AqsUp8Y%2fEGuY6a%2fKpA6dwFwZiCVZ1iipFz%2fmXgNaa6%2f2h4D7IWrHdRqvUHebGpey%2b23niFHWP1BVnUVpvZSDqhOPt1jx%2ffC4VpUeUmb1gJOekF54ZzSKoZTU1fubfQEKWBvNKmIhta4HKSpXZQoG%2fsKR0kobWs%2brR73kg2Cz%2bKNRVnS5FJF1kxldoQfP%2bqTdiCFAzx%2fLexWK7tLGxMlrPOezjpTvHx54LgoAecIDmwiHMcUV79IfhB5NE6U0h8UFrOG%2fXTuYNfPsKMp3orxFovMMOHdOnYavT3Y%2fZUCXs7Jw4QqTV%2fsNcV1I1okTkTCRoTKQRzirAfR9DuMTSMfBPRQOK%2faRjLW9s0N%2bcYgBxYKKGb1HUCNmuXplf%2bPeUSKWpIlQBpWDrzjAtwHQXTWflkP5WIwzV5XXZN4yguMO6NYcRGpj7kiUnuUWddFjf2QcZ7LWYeysTbrGxkl08HiVxuyxLxAlNTzOi0EPKIsAUgj1YF7mXNTFycbDjAeXWk8kRhN3htR9WIkTmFT6yTzbayPfKd5jYQCtXocBWK2HOQVUs5l%2bAXv%2bzaSShsgVco%3dServer: Microsoft-IIS/7.5X-AspNetMvc-Version: 3.0X-AspNet-Version: 4.0.30319X-Powered-By: ASP.NETDate: Wed, 20 Aug 2014 18:47:25 GMTContent-Length: 801Connection: Keep-Alive |

## Sale Transaction with CardToken(AIM)

## ► Description

You can Sale transactions with *CardToken you obtained*.

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | POST |  |
| URL | https://upaye.umspay.net/CardToken/PostSale |  |
| Parameter | ResponseType | Reqired*XML, JSON* |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 4.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | CardToken | Reqired |
| Parameter | GID | Reqired |
| Parameter | Email | ConditionalEither Email or PhoneNumber is reqired |
| Parameter | PhoneNumber | ConditionalEither Email or PhoneNumber is reqired |
| Parameter | Amount | Reqired |
| Parameter | TransactionType | Reqired*1*: Sale |
| Parameter | CVV | Optional |
| Parameter | IntegratedVendorCode | Reqired |
| Parameter | MerchantEmail | Optional |
| Parameter | PurchaseOrderNumber | Optional |
| Parameter | IsNotSendCustomerReceipt | Optional |
| Parameter | IsNotSendMerchantReceipt | Optional |

## ► Sample

|  |
| --- |
| **[Request]**POST /CardToken/PostRegister HTTP/1.1Content-Type: application/x-www-form-urlencodedHost: upaye.umspay.netContent-Length: 276Expect: 100-continueConnection: Keep-AliveResponseType=JSON&AccessToken=[***AccessToken***]&UCID=UChargeID&Timestamp=05032019+143944&IntegratedVendorCode=&MerchantEmail=&TransactionType=1&CardToken=[***CardToken***]&Amount=0.01&GID=MG0000&Email= customer@umspay.net&CVV=123**[Response]**HTTP/1.1 200 OKCache-Control: privateContent-Type: application/json; charset=utf-8Server: Microsoft-IIS/7.5X-AspNetMvc-Version: 5.2X-AspNet-Version: 4.0.30319X-Powered-By: ASP.NETDate: Fri, 03 May 2019 18:40:10 GMTContent-Length: 717{ "UCID": " UChargeID ", "OrderID": 5073, "MaskedCardNumber": " 123456XXXXXX7890", "MaskedExpDate": "XXXX", "EntryMethod": "Manual", "CardToken": "[CardToken]", "AuthorizedAmount": 0.01, "TransactionDateTime": "05032019 143946", "TransactionType": "Sale", "IsApproved": true, "ApprovalCode": "458795", "CardVerificationResult": "M", "AvsResultCode": " ", "TransRefCode": "006864342318378", "ValidationCode": "e000", "ResponseMessage": "AP", "IsValidRequest": true, "InvalidFields": null, "GID": "MG0000", "Email": "customer@umspay.net", "Nickname": null, "CardTokenExpDate": "01312023", "CardBrand": "AMERICAN EXPRESS", "PurchaseOrderNumber": null, "UCRefCode": "[UCRefCode]", "ErrorMessage": "", "CardTokenList": null} |

## Manage CardToken(SIM)

## ► Description

You can modify status of *CardToken* or *Card Expiration Date, Nickname.*

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | GET or POST |  |
| URL | <https://upaye.umspay.net/CardToken/Manage> |  |
| Parameter | ResponseType | Reqired*XML, JSON, HTML* |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 4.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | GID | Reqired |
| Parameter | Email | ConditionalEither Email or PhoneNumber is reqired |
| Parameter | PhoneNumber | ConditionalEither Email or PhoneNumber is reqired |
| Parameter | CardToken | Reqired |
| Parameter | ReturnURL | ReqiredThe URL that is going to be redirected after processing. |

## ► Sample

|  |
| --- |
| **[Request Form]**<form method='POST' action='https://upaye.umspay.net/CardToken/Manage' > <input type='hidden' name='UCID' value='UCID' /> <input type='hidden' name='AccessToken' value='Encrypted value by MD5' /> <input type='hidden' name='Timestamp' value='08202014 143501' /> <input type='hidden' name='GID' value='10000' /> <input type='hidden' name='Email' value='test@ums.com' /> <input type='hidden' name='CardToken' value='***[CardToken]***' /> <input type='hidden' name='ReturnURL' value='**http://your\_web\_site.com/TokenTransaction/Complete**' /> <input type='submit' value='Manage CardToken' /></form>**[Response]**HTTP/1.1 302 Found Cache-Control: privateContent-Type: text/html; charset=utf-8Location: **http://your\_web\_site.com/TokenTransaction/Complete**?**result**=4jHm1pIc1SXR2AqsUp8Y%2fEGuY6a%2fKpA6dwFwZiCVZ1iipFz%2fmXgNaa6%2f2h4D7IWrHdRqvUHebGpey%2b23niFHWP1BVnUVpvZSDqhOPt1jx%2ffC4VpUeUmb1gJOekF54ZzSKoZTU1fubfQEKWBvNKmIhta4HKSpXZQoG%2fsKR0kobWs%2brR73kg2Cz%2bKNRVnS5FJF1kxldoQfP%2bqTdiCFAzx%2fLexWK7tLGxMlrPOezjpTvHx54LgoAecIDmwiHMcUV79IfhB5NE6U0h8UFrOG%2fXTuYNfPsKMp3orxFovMMOHdOnYavT3Y%2fZUCXs7Jw4QqTV%2fsNcV1I1okTkTCRoTKQRzirAfR9DuMTSMfBPRQOK%2faRjLW9s0N%2bcYgBxYKKGb1HUCNmuXplf%2bPeUSKWpIlQBpWDrzjAtwHQXTWflkP5WIwzV5XXZN4yguMO6NYcRGpj7kiUnuUWddFjf2QcZ7LWYeysTbrGxkl08HiVxuyxLxAlNTzOi0EPKIsAUgj1YF7mXNTFycbDjAeXWk8kRhN3htR9WIkTmFT6yTzbayPfKd5jYQCtXocBWK2HOQVUs5l%2bAXv%2bzaSShsgVco%3dServer: Microsoft-IIS/7.5X-AspNetMvc-Version: 3.0X-AspNet-Version: 4.0.30319X-Powered-By: ASP.NETDate: Wed, 20 Aug 2014 18:47:25 GMTContent-Length: 801Connection: Keep-Alive |

## Manage CardToken(AIM)

## ► Description

You can modify status of *CardToken* or *Card Expiration Date, Nickname.*

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | POST |  |
| URL | <https://upaye.umspay.net/CardToken/PostManage> |  |
| Parameter | ResponseType | Reqired*XML, JSON* |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 4.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | CardToken | Reqired |
| Parameter | GID | Reqired |
| Parameter | Email | ConditionalEither Email or PhoneNumber is reqired |
| Parameter | PhoneNumber | ConditionalEither Email or PhoneNumber is reqired |
| Parameter | Status | Reqired *ACTIVE, INACTIVE, DELETE, UPDATE* |
| Parameter | ExpDate | ConditionalIf Status is ‘*UPDATE’*, and this field is not empty, ExpDate will be updated |
| Parameter | Nickname | ConditionalIf Status is ‘*UPDATE’* and this field is not empty, Nickname will be updated |
| Parameter | IsDefaultCard | Optional |
| Parameter | AdditionalFields | ConditionalTo update billing address information, this field should be ‘BillingAddress’ |
| Parameter | BillingAddress1 | Optional |
| Parameter | BillingCity | Optional |
| Parameter | BillingState | Optional |
| Parameter | BillingZipCode | Optional |

## ► Sample

|  |
| --- |
| **[Request]**POST /CardToken/PostManage HTTP/1.1Host: upaye.umspay.netConnection: keep-aliveContent-Length: 563Cache-Control: max-age=0Accept: text/html,application/xhtml+xml,application/xml;q=0.9,image/webp,\*/\*;q=0.8User-Agent: Mozilla/5.0 (Windows NT 6.1; WOW64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/36.0.1985.125 Safari/537.36Content-Type: application/x-www-form-urlencodedAccept-Encoding: gzip,deflate,sdchAccept-Language: en-US,en;q=0.8,ko;q=0.6,zh-CN;q=0.4,zh;q=0.2ResponseType=JSON&UCID=test&GID=1000&Email=test@ums.com&Status=UPDATE&ExpDate=1612&AccessToken=[***AccessToken***]&CardToken=[***CardToken***]**[Response]**HTTP/1.1 200 OKServer: ASP.NET Development Server/11.0.0.0Date: Wed, 06 Aug 2014 14:31:50 GMTX-AspNet-Version: 4.0.30319X-AspNetMvc-Version: 3.0Cache-Control: privateContent-Type: application/json; charset=utf-8Content-Length: 484Connection: Close{  "UCID":"test", "OrderID":0, "MaskedCardNumber":"549999XXXXXX6781", "MaskedExpDate":"XXXX", "EntryMethod":null, "CardToken":"b0253182-ac98-47b3-b098-d90ba4f25196", "AuthorizedAmount":0, "TransactionDateTime":"01082015 162114", "TransactionType":null, "IsApproved":true, "ApprovalCode":null, "CardVerificationResult":null, "AvsResultCode":null, "TransRefCode":null, "ValidationCode":null, "ResponseMessage":"OK", "IsValidRequest":true, "InvalidFields":null, "GID":"1000", "Email":"test@ums.com", "Nickname":"This is my Test Card", "CardTokenExpDate":"12132016", "CardBrand":"MASTERCARD"} |

## CardToken List(AIM)

## ► Description

You can get *CardTokenlist you obtained by GID and Email*.

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | POST |  |
| URL | <https://upaye.umspay.net/CardToken/PostList>  |  |
| Parameter | ResponseType | Reqired*XML, JSON* |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 4.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | GID | Reqired |
| Parameter | Email | ConditionalEither Email or PhoneNumber is reqired |
| Parameter | PhoneNumber | ConditionalEither Email or PhoneNumber is reqired |
| Parameter | IntegratedVendorCode | Reqired |
| Parameter | MerchantEmail | Optional |
| Parameter | PurchaseOrderNumber | Optional |
| Parameter | IsOnlyValid | Optional |

## ► Sample

|  |
| --- |
| **[Request]**POST /CardToken/PostList HTTP/1.1Content-Type: application/x-www-form-urlencodedHost: upaye.umspay.netContent-Length: 190Expect: 100-continueConnection: Keep-AliveResponseType=JSON&AccessToken=[***AccessToken***]&UCID=UChargeID&Timestamp=05032019+160742&Email=customer@umspay.net&GID=MGxxxx&IsOnlyValid=true**[Response]**HTTP/1.1 200 OKCache-Control: privateContent-Type: application/json; charset=utf-8Server: Microsoft-IIS/7.5X-AspNetMvc-Version: 5.2X-AspNet-Version: 4.0.30319X-Powered-By: ASP.NETDate: Fri, 03 May 2019 18:40:10 GMTContent-Length: 717{ "UCID": "UChargeID", "OrderID": 0, "MaskedCardNumber": null, "MaskedExpDate": null, "EntryMethod": null, "CardToken": null, "AuthorizedAmount": 0, "TransactionDateTime": null, "TransactionType": null, "IsApproved": true, "ApprovalCode": null, "CardVerificationResult": null, "AvsResultCode": null, "TransRefCode": null, "ValidationCode": null, "ResponseMessage": null, "IsValidRequest": true, "InvalidFields": [], "GID": null, "Email": null, "Nickname": null, "CardTokenExpDate": null, "CardBrand": null, "PurchaseOrderNumber": null, "UCRefCode": null, "ErrorMessage": null, "CardTokenList": [{ "MaskedCardNumber": "542837XXXXXX7826", "MaskedExpDate": "XXXX", "CardToken": "4435984c-xxxx-xxxx-xxxx-2bf6a7a7b3dc", "Nickname": null, "CardTokenExpDate": "7/27/2023 12:00:00 AM", "CardBrand": "MASTERCARD", "IsActivated": "True", "BillingAddress": "255 Route", "BillingCity": "Hackensac", "BillingState": "NJ", "BillingZipCode": "07601", "IsDefaultCard": "True" }, { "MaskedCardNumber": "379039XXXXX1683", "MaskedExpDate": "XXXX", "CardToken": "46f05ecc-xxxx-xxxx-xxxx-1d52cb7bf5bb", "Nickname": null, "CardTokenExpDate": "1/31/2023 12:00:00 AM", "CardBrand": "AMERICAN EXPRESS", "IsActivated": "True", "BillingAddress": "255 Route", "BillingCity": "Hackensac", "BillingState": "NJ", "BillingZipCode": "07601", "IsDefaultCard": "False" }, { "MaskedCardNumber": "542837XXXXXX3747", "MaskedExpDate": "XXXX", "CardToken": "616dc54f-xxxx-xxxx-xxxx-744daaede899", "Nickname": "", "CardTokenExpDate": "2/9/2024 12:00:00 AM", "CardBrand": "MASTERCARD", "IsActivated": "True", "BillingAddress": "255 Route", "BillingCity": "Hackensac", "BillingState": "NJ", "BillingZipCode": "07601", "IsDefaultCard": "False" } ]} |

## ACH Sale Transaciton(SIM)

## ► Description

The most basic type of ACH authorization. Applies to most ACH transactions.

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | GET or POST |  |
| URL | https://upaye.umspay.net/ACH/Sale |  |
| Parameter | ResponseType | ReqiredXML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 2.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | Amount | Reqired |
| Parameter | TransactionType | Reqired**1: Sale** |
| Parameter | SECCode | Reqired |
| Parameter | ReturnURL | ReqiredThe URL that is going to be redirected after processing. |
| Parameter | IntegratedVendorCode | Reqired |
| Parameter | Email | Optional |
| Parameter | MerchantEmail | Optional |
| Parameter | PurchaseOrderNumber | Optional |
| Parameter | IsNotSendCustomerReceipt | Optional |
| Parameter | IsNotSendMerchantReceipt | Optional |

## ► Sample

|  |
| --- |
| **[Request Form]**<form method='POST' action='https://upaye.umspay.net/ACH/Sale' > <input type='hidden' name='UCID' value='UCID' /> <input type='hidden' name='AccessToken' value='Encrypted value by MD5' /> <input type='hidden' name='Timestamp' value='08202014 143501' /> <input type='hidden' name='Amount' value='0.13' /> <input type='hidden' name='TransactionType' value='1' /> <input type='hidden' name='ReturnURL' value='**http://your\_web\_site.com/ACH/Complete**' /> <input type='hidden' name='IntegratedVendorCode' value='ISVCode' /> <input type='hidden' name=' PurchaseOrderNumber' value=’20240424001' /> <input type='hidden' name='Email' value='customer@gmail.com' /> <input type='hidden' name='MerchantEmail' value='merchant@gmail.com' /> <input type='hidden' name='IsNotSendCustomerReceipt' value='false' /> <input type='hidden' name='IsNotSendMerchantReceipt' value='false' /> <input type='submit' value='Check out' /></form>**[Response]**HTTP/1.1 200 OKCache-Control: privateContent-Type: text/html; charset=utf-8Server: Microsoft-IIS/10.0X-AspNetMvc-Version: 5.2X-AspNet-Version: 4.0.30319X-Powered-By: ASP.NETDate: Wed, 24 Apr 2024 21:24:17 GMTContent-Length: 12149Location: **http://your\_web\_site.com/ACH/Complete**?**result**=4jHm1pIc1SXR2AqsUp8Y%2fEGuY6a%2fKpA6dwFwZiCVZ1iipFz%2fmXgNaa6%2f2h4D7IWrHdRqvUHebGpey%2b23niFHWP1BVnUVpvZSDqhOPt1jx%2ffC4VpUeUmb1gJOekF54ZzSKoZTU1fubfQEKWBvNKmIhta4HKSpXZQoG%2fsKR0kobWs%2brR73kg2Cz%2bKNRVnS5FJF1kxldoQfP%2bqTdiCFAzx%2fLexWK7tLGxMlrPOezjpTvHx54LgoAecIDmwiHMcUV79IfhB5NE6U0h8UFrOG%2fXTuYNfPsKMp3orxFovMMOHdOnYavT3Y%2fZUCXs7Jw4QqTV%2fsNcV1I1okTkTCRoTKQRzirAfR9DuMTSMfBPRQOK%2faRjLW9s0N%2bcYgBxYKKGb1HUCNmuXplf%2bPeUSKWpIlQBpWDrzjAtwHQXTWflkP5WIwzV5XXZN4yguMO6NYcRGpj7kiUnuUWddFjf2QcZ7LWYeysTbrGxkl08HiVxuyxLxAlNTzOi0EPKIsAUgj1YF7mXNTFycbDjAeXWk8kRhN3htR9WIkTmFT6yTzbayPfKd5jYQCtXocBWK2HOQVUs5l%2bAXv%2bzaSShsgVco%3d |

## ACH Sale Transaciton(AIM)

## ► Description

Authorization using account number and routing number.

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | POST |  |
| URL | https://upaye.umspay.net/ACH/PostSale |  |
| Parameter | ResponseType | ReqiredXML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 2.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | Amount | Reqired |
| Parameter | TransactionType | Reqired**1: Sale** |
| Parameter | AccountNumber | Reqired |
| Parameter | RoutingNumber | Reqired |
| Parameter | SECCode | Reqired |
| Parameter | AccountType | Reqired |
| Parameter | PhoneNumber | Reqired |
| Parameter | BillingAddress1 | Reqired |
| Parameter | BillingAddress2 | Optional |
| Parameter | BillingCity | Reqired |
| Parameter | BillingState | Reqired |
| Parameter | BillingZipCode | Reqired |
| Parameter | BillingCompany | ConditionalRequired if SECCode is 'CCD' |
| Parameter | BillingFirstName | ConditionalRequired if SECCode is 'PPD' |
| Parameter | BillingLastName | ConditionalRequired if SECCode is 'PPD' |
| Parameter | DLNumber | ConditionalRequired if ‘DL required’ enabled. |
| Parameter | DLState | ConditionalRequired if ‘DL required’ enabled. |
| Parameter | SSN4 | ConditionalRequired if ‘Run Identity Verification’ enabled. |
| Parameter | DOBYear | ConditionalRequired if ‘Run Identity Verification’ enabled. |
| Parameter | IntegratedVendorCode | Reqired |
| Parameter | Email | Optional |
| Parameter | MerchantEmail | Optional |
| Parameter | PurchaseOrderNumber | Optional |
| Parameter | IsNotSendCustomerReceipt | Optional |
| Parameter | IsNotSendMerchantReceipt | Optional |

## ► Sample

|  |
| --- |
| **[Request]**POST /ACH/PostSale HTTP/1.0Content-Type: application/x-www-form-urlencodedHost: upaye.umspay.netContent-Length: 538UCID={UCID}&Timestamp=04242024+150857&PurchaseOrderNumber=202404240002&IntegratedVendorCode=IV001&IsNotSendCustomerReceipt=true&IsNotSendMerchantReceipt=true&ResponseType=JSON&SECCode=PPD&AccountType=Checking&BillingFirstName=Jinwoo&BillingLastName=Yoo&AccountNumber=XXXX3815&RoutingNumber=XXXXX0018&BillingAddress1=16+Jane+st&BillingAddress2=&BillingCity=East+Rutherford&BillingState=NJ&BillingZipCode=07073&PhoneNumber=XXXXXX2829&Amount=0.02&AccessToken=c965aba5007b671eb6c4d61898d68d99**[Response]**HTTP/1.1 200 OKCache-Control: privateContent-Type: application/json; charset=utf-8Server: Microsoft-IIS/10.0X-AspNetMvc-Version: 5.2X-AspNet-Version: 4.0.30319X-Powered-By: ASP.NETDate: Wed, 24 Apr 2024 19:09:04 GMTConnection: closeContent-Length: 809{ "UCID": "{UCID}", "OrderID": 14357, "MaskedCardNumber": null, "MaskedExpDate": null, "EntryMethod": "Manual", "CardToken": null, "AuthorizedAmount": 0.02, "TransactionDateTime": "04242024 150902", "TransactionType": "Sale", "IsApproved": true, "ApprovalCode": "272172", "CardVerificationResult": "", "AvsResultCode": "", "TransRefCode": null, "ValidationCode": null, "ResponseMessage": "APPROVAL", "IsValidRequest": true, "InvalidFields": null, "GID": null, "Email": null, "PhoneNumber": null, "Nickname": null, "CardTokenExpDate": "01010001", "CardBrand": null, "PurchaseOrderNumber": "202404240002", "UCRefCode": "92dce334-XXXX-XXXX-804d-0bd5d3d2b4bb", "ErrorMessage": "", "CardTokenList": null, "RemainingBalance": 0, "ACHToken": "d7a5b76a-XXXX-XXXX-XXXX-daf4e7c9b7cd", "MaskedAccountNumber": "XXXX3815", "MaskedRoutingNumber": "XXXXX0018"} |

## ACH TokenSale Transaciton(AIM)

## ► Description

Authorization using ACHToken.

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | POST |  |
| URL | https://upaye.umspay.net/ACH/ PostSaleToken |  |
| Parameter | ResponseType | ReqiredXML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 5.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | Amount | Reqired |
| Parameter | TransactionType | Reqired**1: Sale** |
| Parameter | ACHToken | Reqired |
| Parameter | PhoneNumber | Reqired |
| Parameter | IntegratedVendorCode | Reqired |
| Parameter | Email | Optional |
| Parameter | MerchantEmail | Optional |
| Parameter | PurchaseOrderNumber | Optional |
| Parameter | IsNotSendCustomerReceipt | Optional |
| Parameter | IsNotSendMerchantReceipt | Optional |

## ► Sample

|  |
| --- |
| **[Request]**POST /ACH/PostSaleToken HTTP/1.0Content-Type: application/x-www-form-urlencodedHost: upaye.umspay.netContent-Length: 278UCID={UCID}&Timestamp=04242024+171043&PurchaseOrderNumber=202404240011&IntegratedVendorCode=IV001234&IsNotSendCustomerReceipt=true&IsNotSendMerchantReceipt=true&ResponseType=JSON&ACHToken=7df67557-XXXX-XXXX-98a7-96f5ff88c435&Amount=0.01&AccessToken=dbb1459af92484f7d4a0f1737492bbcc**[Response]**HTTP/1.1 200 OKCache-Control: privateContent-Type: application/json; charset=utf-8Server: Microsoft-IIS/10.0X-AspNetMvc-Version: 5.2X-AspNet-Version: 4.0.30319X-Powered-By: ASP.NETDate: Wed, 24 Apr 2024 21:10:51 GMTConnection: closeContent-Length: 809{ "UCID": "{UCID}", "OrderID": 14368, "MaskedCardNumber": null, "MaskedExpDate": null, "EntryMethod": "Manual", "CardToken": null, "AuthorizedAmount": 0.01, "TransactionDateTime": "04242024 171050", "TransactionType": "Sale", "IsApproved": true, "ApprovalCode": "272172", "CardVerificationResult": "", "AvsResultCode": "", "TransRefCode": null, "ValidationCode": null, "ResponseMessage": "APPROVAL", "IsValidRequest": true, "InvalidFields": null, "GID": null, "Email": null, "PhoneNumber": null, "Nickname": null, "CardTokenExpDate": "01010001", "CardBrand": null, "PurchaseOrderNumber": "202404240011", "UCRefCode": "6d0a2914-XXXX-XXXX-XXXX-399e4599ba7b", "ErrorMessage": "", "CardTokenList": null, "RemainingBalance": 0, "ACHToken": "7df67557-XXXX-XXXX-XXXX-96f5ff88c435", "MaskedAccountNumber": "XXXX3815", "MaskedRoutingNumber": "XXXXX0018"} |

## ACH Void Transaciton

## ► Description

You can Void sale transactions made on the same day. Amount must be same with original sale transaction.

Web UI: **https://upaye.umspay.net/ACH/Void**

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | POST |  |
| URL | https://upaye.umspay.net/ACH/PostVoid |  |
| Parameter | ResponseType | ReqiredXML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 2.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | Amount | Reqired |
| Parameter | IntegratedVendorCode | Reqired |
| Parameter | OrderID | Reqired |
| Parameter | Email | Optional |
| Parameter | MerchantEmail | Optional |
| Parameter | PurchaseOrderNumber | Optional |
| Parameter | IsNotSendCustomerReceipt | Optional |
| Parameter | IsNotSendMerchantReceipt | Optional |

## ► Sample

|  |
| --- |
| **[Request]**POST /ACH/PostVoid HTTP/1.0Content-Type: application/x-www-form-urlencodedHost: upaye.umspay.netContent-Length: 265UCID={UCID}&Timestamp=04242024+155538&PurchaseOrderNumber=202404240003&IntegratedVendorCode=IV001&ResponseType=JSON&OrderID=14357&Amount=0.02&AccessToken=333c72673b718da0bd199f9543c106ee**[Response]**HTTP/1.1 200 OKCache-Control: privateContent-Type: application/json; charset=utf-8Server: Microsoft-IIS/10.0X-AspNetMvc-Version: 5.2X-AspNet-Version: 4.0.30319X-Powered-By: ASP.NETDate: Wed, 24 Apr 2024 19:55:48 GMTConnection: closeContent-Length: 815{ "UCID": "{UCID}", "OrderID": 14358, "MaskedCardNumber": null, "MaskedExpDate": null, "EntryMethod": "Manual", "CardToken": null, "AuthorizedAmount": 0.0200, "TransactionDateTime": "04242024 155547", "TransactionType": "Void", "IsApproved": true, "ApprovalCode": "", "CardVerificationResult": "", "AvsResultCode": "", "TransRefCode": null, "ValidationCode": null, "ResponseMessage": "VOID ACCEPTED", "IsValidRequest": true, "InvalidFields": null, "GID": null, "Email": null, "PhoneNumber": null, "Nickname": null, "CardTokenExpDate": "01010001", "CardBrand": null, "PurchaseOrderNumber": "202404240003", "UCRefCode": "2bdae770-XXXX-XXXX-XXXX-05d96a0867c0", "ErrorMessage": "", "CardTokenList": null, "RemainingBalance": 0, "ACHToken": "d7a5b76a-XXXX-XXXX-XXXX-daf4e7c9b7cd", "MaskedAccountNumber": "XXXX3815", "MaskedRoutingNumber": "XXXXX0018"} |

## ACH Return Transaciton

## ► Description

For sale transactions that have been created for more than one day, Return should be requested instead of Void.

Amount should be same with original sale transaction.

Web UI: **https://upaye.umspay.net/ACH/Return**

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | POST |  |
| URL | https://upaye.umspay.net/ACH/PostReturn |  |
| Parameter | ResponseType | ReqiredXML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 2.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | Amount | Reqired |
| Parameter | IntegratedVendorCode | Reqired |
| Parameter | OrderID | Reqired |
| Parameter | Email | Optional |
| Parameter | MerchantEmail | Optional |
| Parameter | PurchaseOrderNumber | Optional |
| Parameter | IsNotSendCustomerReceipt | Optional |
| Parameter | IsNotSendMerchantReceipt | Optional |

## ► Sample

|  |
| --- |
| **[Request]**POST /ACH/PostReturn HTTP/1.0Content-Type: application/x-www-form-urlencodedHost: upaye.umspay.netContent-Length: 268UCID={UCID}&Timestamp=04252024+104205&PurchaseOrderNumber=202404250001&IntegratedVendorCode=ISV\_Code&IsNotSendCustomerReceipt=true&IsNotSendMerchantReceipt=true&ResponseType=JSON&OrderID=14370&Amount=0.01&AccessToken=cc0a58c3c6c247fe599580586dc311c3**[Response]**HTTP/1.1 200 OKCache-Control: privateContent-Type: application/json; charset=utf-8Server: Microsoft-IIS/10.0X-AspNetMvc-Version: 5.2X-AspNet-Version: 4.0.30319X-Powered-By: ASP.NETDate: Thu, 25 Apr 2024 14:42:19 GMTConnection: closeContent-Length: 813{ "UCID": "{UCID}", "OrderID": 14379, "MaskedCardNumber": null, "MaskedExpDate": null, "EntryMethod": "Manual", "CardToken": null, "AuthorizedAmount": 0.0100, "TransactionDateTime": "04252024 104217", "TransactionType": "Return", "IsApproved": true, "ApprovalCode": "272172", "CardVerificationResult": "", "AvsResultCode": "", "TransRefCode": null, "ValidationCode": null, "ResponseMessage": "APPROVAL", "IsValidRequest": true, "InvalidFields": null, "GID": null, "Email": null, "PhoneNumber": null, "Nickname": null, "CardTokenExpDate": "01010001", "CardBrand": null, "PurchaseOrderNumber": "202404250001", "UCRefCode": "417a997a-XXXX-XXXX-XXXX-a5da3c670dc2", "ErrorMessage": "", "CardTokenList": null, "RemainingBalance": 0, "ACHToken": "3a261c91-XXXX-XXXX-XXXX-4b78160f00bf", "MaskedAccountNumber": "XXXX3815", "MaskedRoutingNumber": "XXXXX0018"} |

## Register ACHToken(SIM)

## ► Description

Register routing and account number with billing information to obtain *ACHToken*.

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | GET or POST |  |
| URL | https://upaye.umspay.net/ACH/RegisterToken |  |
| Parameter | ResponseType | ReqiredXML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 1.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | SECCode | Reqired |
| Parameter | ReturnURL | ReqiredThe URL that is going to be redirected after processing. |
| Parameter | IntegratedVendorCode | Reqired |

## ► Sample

|  |
| --- |
| **[Request Form]**<form method='POST' action='https://upaye.umspay.net/ACH/RegisterToken' > <input type='hidden' name='UCID' value='UCID' /> <input type='hidden' name='AccessToken' value='Encrypted value by MD5' /> <input type='hidden' name='Timestamp' value='04232024 151704' /> <input type='hidden' name='SECCode' value='PPD' /> <input type='hidden' name='ReturnURL' value='**http://your\_web\_site.com/ACHRegister/Complete**' /> <input type='submit' value='Register' /></form>**[Response]**HTTP/1.1 200 OKCache-Control: privateContent-Type: text/html; charset=utf-8 Location: '**http://your\_web\_site.com/ACHRegister/Complete**?**result**= H4bsPdu0/+xu4TlYptVEmMnTk8IoKmrceNfZe1i9A+mrZUFIMYO5UogOq7xONrfIs9sL0D/VVrN/jezSFeTHhKGpDawgb8KyLvmvVTNGlPLOx78GKiCqOuPEgfWsUnXzmIce+xQoOWMw5r/m1zarrk7OzVP9Qg5pUBFbz9LgCNzm/KdBOkbXRHBqpkChjI+rBQsJrCxLLfpCCpSWcc4oIB56s8vX84Kc3WrYqkRWWvJDFH4l+qrupz43pAd3Aalml2ddJNkvxLPVqQXF4u7XN2ApH1lz+wiZYae2/zEYnJK3bO5Bf9SiIh/YVG5PDqR9hy2RIWGIpLkeLibtik9NB6MaDnjAAJTDuMOYpsVMEZoSILepzp0E7vYA5H+f6n99F1bDhBJxxyJoH5mHXkep6NGOWEem4QxkXNlFtPZ/sDwsEto0QpjnDdWV1Fr4o0UE0j+saV07q95MoHIU1ks656ZPbSY1nlqVq3sY+4vVlyWWmweVa4s7uwwubCNpkWWBhxZ0cunHM5UTPThrHVVOVPlCIK0JJc2cIExtahWml7NQJbHtEP8dplXSGWIVS7TVmsrkE9SQQuCiJNBD5Q6FDDAwTG3NlT0OKzbSO0goYBUsIbCOcN4F0No20II6A9V79iWyLG1eEbWGTnGGGKAZ9TydqI9nNIAcc/mw4vAH5su++w6PRtSeO2eB/Ge3odC+cBoOKe+X4AuZHE/SGAyIkxyXTPqNH1WmCMPxLcP/3o6a8a2RdJrOzGcr4/4f+dFWIfdlAS7QuK9eBrCxtvt30/i6a8VU9dIEcyxA6zzJkIDh2OMiXPnhjp8X7t17aNbwFsEZxKJO1IyrG0ENVaQZOgvLbAvNA4PyNAOzdtZ9nhwtR7F8DUrOlJMuZ02ouqAw0wiiT2/8Ze4Zu4QA/9dB+8F0tmkiACof5gFcWr9Z4WeGzcanf160OUF2v0cLIAAvtqB7QVkxFYrX43wvrlkhyIcYoJayfQjZServer: Microsoft-IIS/10.0X-AspNetMvc-Version: 5.2X-AspNet-Version: 4.0.30319X-SourceFiles: =?UTF-8?B?QzpcSmluXFByb2plY3RzXFVNU1xVUEFZXFVQQVkuVVBBWWUuV2ViVUlcQUNIXFBvc3RSZWdpc3RlclRva2Vu?=X-Powered-By: ASP.NETDate: Tue, 23 Apr 2024 19:36:34 GMTContent-Length: 2787 |

##

## Register ACHToken(AIM)

## ► Description

Register routing and account number with billing information to obtain *ACHToken*.

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | POST |  |
| URL | https://upaye.umspay.net/ACH/PostRegisterToken |  |
| Parameter | ResponseType | ReqiredXML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 1.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | AccountNumber | Reqired |
| Parameter | RoutingNumber | Reqired |
| Parameter | SECCode | Reqired |
| Parameter | AccountType | Reqired |
| Parameter | BillingAddress1 | Reqired |
| Parameter | BillingAddress2 | Optional |
| Parameter | BillingCity | Reqired |
| Parameter | BillingState | Reqired |
| Parameter | BillingZipCode | Reqired |
| Parameter | BillingCompany | ConditionalRequired if SECCode is 'CCD' |
| Parameter | BillingFirstName | ConditionalRequired if SECCode is 'PPD' |
| Parameter | BillingLastName | ConditionalRequired if SECCode is 'PPD' |
| Parameter | DLNumber | ConditionalRequired if ‘DL required’ enabled. |
| Parameter | DLState | ConditionalRequired if ‘DL required’ enabled. |
| Parameter | SSN4 | ConditionalRequired if ‘Run Identity Verification’ enabled. |
| Parameter | DOBYear | ConditionalRequired if ‘Run Identity Verification’ enabled. |
| Parameter | IntegratedVendorCode | Reqired |
| Parameter | PhoneNumber | Reqired |
| Parameter | Email | Optional |
| Parameter | MerchantEmail | Optional |
| Parameter | PurchaseOrderNumber | Optional |
| Parameter | IsNotSendCustomerReceipt | Optional |
| Parameter | IsNotSendMerchantReceipt | Optional |

## ► Sample

|  |
| --- |
| **[Request]**POST /ACH/PostRegisterToken HTTP/1.0Content-Type: application/x-www-form-urlencodedHost: upaye.umspay.netContent-Length: 496UCID={UCID}&Timestamp=04242024+120900&ResponseType=JSON&SECCode=PPD&AccountType=Checking&BillingFirstName=Jinwoo&BillingLastName=Yoo&AccountNumber=XXXX3815&RoutingNumber=XXXXX0018&BillingAddress1=123+Studio+rd&BillingAddress2=&BillingCity=Ridgefield&BillingState=NJ&BillingZipCode=07000&DOBYear=1987&PhoneNumber=XXXXXX2829&AccessToken=fcc361fbd62ef297bec908c4125754d6**[Response]**HTTP/1.1 200 OKCache-Control: privateContent-Type: application/json; charset=utf-8X-Frame-Options: SAMEORIGINX-Content-Type-Options: nosniffServer: WWW Server/1.1X-XSS-Protection: 1; mode=blockDate: Wed, 24 Apr 2024 16:08:59 GMTConnection: closeContent-Length: 743{ "UCID": "{UCID}", "OrderID": 0, "MaskedCardNumber": null, "MaskedExpDate": null, "EntryMethod": null, "CardToken": null, "AuthorizedAmount": 0, "TransactionDateTime": "04242024 120859", "TransactionType": null, "IsApproved": true, "ApprovalCode": null, "CardVerificationResult": null, "AvsResultCode": null, "TransRefCode": null, "ValidationCode": null, "ResponseMessage": null, "IsValidRequest": true, "InvalidFields": null, "GID": null, "Email": null, "PhoneNumber": null, "Nickname": null, "CardTokenExpDate": null, "CardBrand": null, "PurchaseOrderNumber": null, "UCRefCode": null, "ErrorMessage": null, "CardTokenList": null, "RemainingBalance": 0, "ACHToken": "f97b8c00-XXXX-XXXX-XXXX-ab7055503115", "MaskedAccountNumber": "XXXX3815", "MaskedRoutingNumber": "XXXXX0018"}// An ACH token with the same PhoneNumber, AccountNumber, RoutingNumber, AccountType and SECCode already exists{ "UCID": "{UCID}", "OrderID": 0, "MaskedCardNumber": null, "MaskedExpDate": null, "EntryMethod": null, "CardToken": null, "AuthorizedAmount": 0, "TransactionDateTime": "04242024 120859", "TransactionType": null, "IsApproved": true, "ApprovalCode": null, "CardVerificationResult": null, "AvsResultCode": null, "TransRefCode": null, "ValidationCode": null, "ResponseMessage": "ACH token already exists.", "IsValidRequest": true, "InvalidFields": null, "GID": null, "Email": null, "PhoneNumber": null, "Nickname": null, "CardTokenExpDate": null, "CardBrand": null, "PurchaseOrderNumber": null, "UCRefCode": null, "ErrorMessage": null, "CardTokenList": null, "RemainingBalance": 0, "ACHToken": "f97b8c00-XXXX-XXXX-XXXX-ab7055503115", "MaskedAccountNumber": "XXXX3815", "MaskedRoutingNumber": "XXXXX0018"} |

## Manage ACHToken(SIM)

## ► Description

You can modify status of *ACHToken* or *FirstName, LastName* and *Company Name.*

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | GET or POST |  |
| URL | https://upaye.umspay.net/ACH/Sale |  |
| Parameter | ResponseType | ReqiredXML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 5.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | ACHToken | Reqired |
| Parameter | ReturnURL | ReqiredThe URL that is going to be redirected after processing. |
| Parameter | IntegratedVendorCode | Reqired |

## ► Sample

|  |
| --- |
| **[Request Form]**<form method='POST' action='https://upaye.umspay.net/ACH/Sale' > <input type='hidden' name='UCID' value='UCID' /> <input type='hidden' name='AccessToken' value='Encrypted value by MD5' /> <input type='hidden' name='Timestamp' value='04292024 111301' /> <input type='hidden' name='Amount' value='' /> <input type='hidden' name='ReturnURL' value='**http://your\_web\_site.com/ACH/ManageComplete**' /> <input type='hidden' name='IntegratedVendorCode' value='ISVCode' /> <input type='submit' value='Check out' /></form>**[Response]**HTTP/1.1 200 OKCache-Control: privateContent-Type: text/html; charset=utf-8Server: Microsoft-IIS/10.0X-AspNetMvc-Version: 5.2X-AspNet-Version: 4.0.30319X-Powered-By: ASP.NETDate: Mon, 29 Apr 2024 15:54:46 GMTContent-Length: 6256Location: **http://your\_web\_site.com/ACH/ManageComplete**?**result**=H4bsPdu0/+zuIEdQdOJt2ktzKY4x/iJDohPs5lTX0W890oXzwbWzLt8MjRI+y2UGtujApd+u5U5LHQLM72guSxsujQiBpvIYEE/w+vpotktnubNk12tauBx19+3Ekjswqbxtnx1fo1qOWB2C3L42Huo+NFC+sarD5AzSTi86fG1m8l+PrngKpfcsaa/zVUuV94A25DE/v8ZE0j0w9NpV8MActb1QhUcRcMPNbQoO9cOeUfr7gKPQB2Pb184FSW9zdUWjbWwvquy6KkGOVf02RrQQCW84iOFuWwDTGjOdkzutErO+Z7yeDxcWrmTj3LnC4CV74OMopLsJLOXvK1cHzIfcpoyUAo1Sp9jxCnU0z/BwNZZCI+tLmu55Ri6TXp9qhrq6M9Jbk2tqmfoUZyajqVNSzPxurlXwKyvmYAJWbjjTzK0eHo3mhFNISdJ2iaru8m5RbdzuO222jOJyjbCC+rnovgThhEIDSakk+XzYy4wy3JqA7zScHINT/DJjvRzOEqqQLPTdmabdAZaSCfVOJTekQuPFngzXfgkeF1+zNiOCCaPiMYVfnbSJ7LewYOfD8S7JCd/JWspw7q3z+s1O9dVef0xWq92VlnSal1Rg/gE0mdZQzN10IXedOeB/PqAmi1WY6RYSGFwepIEsLP7KPeuszyVCaKnVYk66MYKplv0eKUktc6Y5pkI/eMIfDqtDjvsHu/CKFFJsZ2PXJvKKWMzucXPnw5cP14pKb2sUzwkT4BaHpF2080++bJKeqZ5y07BgPcKrLY/gaBrZ7oSIq7USX2rsTz8TdrT9K3Bvp5wzypqV341/w5a5su8teFLC2qRMWO9vPkMrUrWgbss4QVJ57p9tih6L3wpmDLqF3LXH1pvGzvveJg5oLIncv9zzVQMfeGWAsxE= |

## Manage ACHToken(AIM)

## ► Description

You can modify status of *ACHToken* or *FirstName, LastName* and *Company Name.*

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | POST |  |
| URL | https://upaye.umspay.net/ACH/ PostManageToken |  |
| Parameter | ResponseType | ReqiredXML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 5.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | Amount | ReqiredUse 0.00 or empty value(‘’) to generate AccessToken |
| Parameter | PhoneNumber | Reqired |
| Parameter | ACHToken | Reqired |
| Parameter | ACHTokenStatus | Reqired*ACTIVE, INACTIVE, DELETE, UPDATE* |
| Parameter | BillingCompany | OptionalIf ACHToken’s SECCode is 'CCD' |
| Parameter | BillingFirstName | Optional If ACHToken’s SECCode is 'PPD' |
| Parameter | BillingLastName | Optional If ACHToken’s SECCode is 'PPD' |
| Parameter | IntegratedVendorCode | Reqired |

## ► Sample

|  |
| --- |
| **[Request]**POST /ACH/PostManageToken HTTP/1.0Content-Type: application/x-www-form-urlencodedHost: upaye.umspay.netContent-Length: 377UCID={UCID}&Timestamp=04292024+120015&PurchaseOrderNumber=&IntegratedVendorCode=ISV\_CODE&IsNotSendCustomerReceipt=true&IsNotSendMerchantReceipt=true&ResponseType=JSON&ACHToken=f724056e-666a-4839-aed0-b66c4702e30d&ACHTokenStatus=INACTIVE&AccountType=Checking&BillingCompany=&BillingFirstName=&BillingLastName=&DLState=&SSN4=&DOBYear=&AccessToken=0ad0c697134611ad1b77dbf5f7305a32**[Response]**HTTP/1.1 200 OKCache-Control: privateContent-Type: application/json; charset=utf-8Content-Length: 807{ "UCID": "UChargeID", "OrderID": 14063, "MaskedCardNumber": null, "MaskedExpDate": null, "EntryMethod": "Manual", "CardToken": null, "AuthorizedAmount": 0.10, "TransactionDateTime": "10312023 164950", "TransactionType": "Sale", "IsApproved": true, "ApprovalCode": "XXXXXX", "CardVerificationResult": "", "AvsResultCode": "", "TransRefCode": null, "ValidationCode": null, "ReponseMessage": "APPROVAL", "ResponseMessage": "APPROVAL", "IsValidRequest": true, "InvalidFields": null, "GID": null, "Email": null, "PhoneNumber": null, "Nickname": null, "CardTokenExpDate": "01010001", "CardBrand": null, "PurchaseOrderNumber": "99999", "UCRefCode": "6423f95c-XXXX-XXXX-XXXX-f9c94a1f650f", "ErrorMessage": "", "CardTokenList": null, "RemainingBalance": 0, "ACHToken": "8f1c1619-XXXX-XXXX-XXXX-a972cbcd3381", "MaskedAccountNumber": "XXXX9193", "MaskedRoutingNumber": "XXXXX2337"} |

## ACHToken List(AIM)

## ► Description

You can get *ACH Token list you obtained by PhoneNumber*.

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | POST |  |
| URL | https://upaye.umspay.net/ACH/ PostTokenList |  |
| Parameter | ResponseType | ReqiredXML, JSON |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 1.](#_AccessToken) |
| Parameter | Timestamp | Reqired |
| Parameter | PhoneNumber | Reqired |
| Parameter | IntegratedVendorCode | Reqired |
| Parameter | IsOnlyValid | Optional |

## ► Sample

|  |
| --- |
| **[Request]**POST /ACH/PostTokenList HTTP/1.0Content-Type: application/x-www-form-urlencodedHost: upaye.umspay.netContent-Length: 258UCID={UCID}&Timestamp=04042025+144454&PurchaseOrderNumber=&IntegratedVendorCode=JIN\_TEST&IsNotSendCustomerReceipt=true&IsNotSendMerchantReceipt=true&ResponseType=JSON&PhoneNumber=347XXXXX28&IsOnlyValid=true&AccessToken=907d96xxxxxxxxxxxec482cd5adb**[Response]**HTTP/1.1 200 OKCache-Control: privateContent-Type: application/json; charset=utf-8Content-Length: 1993{ "UCID": "UChargeID", "OrderID": 0, "MaskedCardNumber": null, "MaskedExpDate": null, "EntryMethod": null, "CardToken": null, "AuthorizedAmount": 0, "TransactionDateTime": null, "TransactionType": null, "IsApproved": true, "ApprovalCode": null, "CardVerificationResult": null, "AvsResultCode": null, "TransRefCode": null, "ValidationCode": null, "ReponseMessage": null, "ResponseMessage": null, "IsValidRequest": true, "InvalidFields": [], "GID": null, "Email": null, "PhoneNumber": null, "Nickname": null, "CardTokenExpDate": null, "CardBrand": null, "PurchaseOrderNumber": null, "UCRefCode": null, "ErrorMessage": null, "CardTokenList": null, "ACHTokenList": [{ "AchToken": "3afac75c-7376-49fc-9629-b56a95ce25c9", "SECCode": "PPD", "MaskedRoutingNumber": "XXXXX2337", "MaskedAccountNumber": "XXXXX9193", "MaskedDLNumber": "Y64614XXXXX1872", "AccountType": "Checking", "BillingFirstName": "Jinwoo", "BillingLastName": "Yoo", "BillingCompany": "", "BillingAddress1": "561 Studio Rd", "BillingAddress2": "", "BillingCity": null, "BillingState": null, "BillingZipCode": "07073", "DLState": null, "DOBYear": null, "IsActivated": "True" }, { "AchToken": "66eee6df-33ab-4c54-9cb8-07a887373664", "SECCode": "PPD", "MaskedRoutingNumber": "XXXXX2337", "MaskedAccountNumber": "XXXXX9193", "MaskedDLNumber": "Y64614XXXXX1872", "AccountType": "Checking", "BillingFirstName": "Jinwoo", "BillingLastName": "Yoo", "BillingCompany": "", "BillingAddress1": "255 R17", "BillingAddress2": "", "BillingCity": null, "BillingState": null, "BillingZipCode": "07601", "DLState": null, "DOBYear": null, "IsActivated": "True" }, ... ], "RemainingBalance": 0, "ACHToken": null, "MaskedAccountNumber": null, "MaskedRoutingNumber": null} |

## ACH Transaction List(AIM)

## ► Description

Retrieve ACH transactions. Only approved transactions are returned.

## ► Request

|  |  |  |
| --- | --- | --- |
|  | Name | Description |
| Method | POST |  |
| URL | https://upaye.umspay.net/ACH/ PostTransactionList |  |
| Parameter | ResponseType | ReqiredXML, JSON |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired[Please refer Case 1.](#_AccessToken) |
| Parameter | Timestamp | Reqired |
| Parameter | IntegratedVendorCode | Reqired |
| Parameter | StartDate | Reqired |
| Parameter | EndDate | Optional |
| Parameter | StartIdxNumber | Optional |
| Parameter | SizeOfList | Optional |
| Parameter | IsReturnedTransactionOnly | Optional |

## ► Sample

|  |
| --- |
| **[Request]**POST /ACH/PostTransactionList HTTP/1.1Content-Type: application/x-www-form-urlencodedHost: upaye.umspay.netContent-Length: 285UCID={UCID}&Timestamp=07162025+133320&PurchaseOrderNumber=&IntegratedVendorCode=JIN\_TEST&IsNotSendCustomerReceipt=true&IsNotSendMerchantReceipt=true&ResponseType=JSON&PhoneNumber=&StartDate=2025-07-14&EndDate=&StartIdxNumber=1&SizeOfList=5&AccessToken={AccessToken}**[Response]**HTTP/1.1 200 OKCache-Control: privateContent-Type: application/json; charset=utf-8Content-Length: 3217{"UCID":{UCID},"OrderID":0,"MaskedCardNumber":null,"MaskedExpDate":null,"EntryMethod":null,"CardToken":null,"AuthorizedAmount":0,"TransactionDateTime":null,"TransactionType":null,"IsApproved":true,"ApprovalCode":null,"CardVerificationResult":null,"AvsResultCode":null,"TransRefCode":null,"ValidationCode":null,"ReponseMessage":null,"ResponseMessage":null,"IsValidRequest":true,"InvalidFields":[],"GID":null,"Email":null,"PhoneNumber":null,"Nickname":null,"CardTokenExpDate":null,"CardBrand":null,"PurchaseOrderNumber":null,"UCRefCode":null,"ErrorMessage":null,"CardTokenList":null,"ACHTokenList":null,"ACHTransactionList":[{"ExtensionData":{},"AccountNumber":"XXXX3815","AccountType":"Checking","ApprovalCode":"272172","BatchDate":"","CheckStatus":"","DepositDate":null,"FundingStatus":"","HostCheckAmount":"","IntegratedVendorCode":"JIN\_TEST","PhoneNumber":"3472812829","PurchaseOrderNumber":"202507142001","ResponseMessage":"APPROVAL","RoutingNumber":"XXXXX0018","SECCode":"PPD","TransactionAmount":"0.2","TransactionDateTime":"250714120021","TransactionType":"Debit","UCRefCode":"cb907614-9f92-4573-9158-3810fa3e577e"},{"ExtensionData":{},"AccountNumber":"XXXX3815","AccountType":"Checking","ApprovalCode":"272172","BatchDate":"","CheckStatus":"","DepositDate":null,"FundingStatus":"","HostCheckAmount":"","IntegratedVendorCode":"JIN\_TEST","PhoneNumber":"3472812829","PurchaseOrderNumber":"202507142002","ResponseMessage":"APPROVAL","RoutingNumber":"XXXXX0018","SECCode":"PPD","TransactionAmount":"0.03","TransactionDateTime":"250714144934","TransactionType":"Debit","UCRefCode":"893bf785-7e06-4f22-a93e-fbd270a5aa45"},{"ExtensionData":{},"AccountNumber":"XXXX3815","AccountType":"Checking","ApprovalCode":"272172","BatchDate":"","CheckStatus":"","DepositDate":null,"FundingStatus":"","HostCheckAmount":"","IntegratedVendorCode":"JIN\_TEST","PhoneNumber":"3472812829","PurchaseOrderNumber":"202507142003","ResponseMessage":"APPROVAL","RoutingNumber":"XXXXX0018","SECCode":"PPD","TransactionAmount":"0.04","TransactionDateTime":"250714144947","TransactionType":"Debit","UCRefCode":"683b9861-56eb-4aed-8746-2fb2546dff5a"},{"ExtensionData":{},"AccountNumber":"XXXX3815","AccountType":"Checking","ApprovalCode":"272172","BatchDate":"","CheckStatus":"","DepositDate":null,"FundingStatus":"","HostCheckAmount":"","IntegratedVendorCode":"JIN\_TEST","PhoneNumber":"3472812829","PurchaseOrderNumber":"202507150001","ResponseMessage":"APPROVAL","RoutingNumber":"XXXXX0018","SECCode":"PPD","TransactionAmount":"0.05","TransactionDateTime":"250715153255","TransactionType":"Debit","UCRefCode":"c3ab6232-d42d-474e-875f-52485e65fb44"},{"ExtensionData":{},"AccountNumber":"XXXX3815","AccountType":"Checking","ApprovalCode":"272172","BatchDate":"","CheckStatus":"","DepositDate":null,"FundingStatus":"","HostCheckAmount":"","IntegratedVendorCode":"JIN\_TEST","PhoneNumber":"3472812829","PurchaseOrderNumber":"202507150001","ResponseMessage":"APPROVAL","RoutingNumber":"XXXXX0018","SECCode":"PPD","TransactionAmount":"0.05","TransactionDateTime":"250715160355","TransactionType":"Debit","UCRefCode":"05450676-2cd2-45eb-9d08-81e7ef4f85e2"}],"RemainingBalance":0,"ACHToken":null,"MaskedAccountNumber":null,"MaskedRoutingNumber":null} |