** UPAYe API**

###### UPAYe API

UP Solution

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**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 |
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# 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: Sale  2: Pre-Auth  3: Force  4: Pre-Auth Completion  5: Void  6: Return  10 : 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 characters  NY: New York  NJ: 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 | Reqired  XML, 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-urlencoded  Host: upaye.umspay.net  Content-Length: 86  UCID=EFULXXXXXXXXX&IntegratedVendorCode=JIN\_TEST&ResponseType=JSON&UCPassword=XXXXXXXX  **[Response]**  HTTP/1.1 200 OK  Cache-Control: private  Content-Type: application/json; charset=utf-8  X-Content-Type-Options: nosniff  Server: WWW Server/1.1  Date: Fri, 08 Sep 2023 18:40:26 GMT  Connection: close  Content-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 | Reqired  XML, 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 | Conditional  Required if IsSaved is True. |
| Parameter | Email | Conditional  If IsSaved is True, Either Email or PhoneNumber is reqired |
| Parameter | PhoneNumber | Conditional  If 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/1.0  Content-Type: application/x-www-form-urlencoded  Host: upaye.umspay.net  Content-Length: 439  Connection: 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 OK  Cache-Control: private  Content-Type: application/json; charset=utf-8  Date: Fri, 05 Feb 2021 17:15:26 GMT  Connection: close  Content-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 | Reqired  XML, 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 | Reqired  The 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 Found  Cache-Control: private  Content-Type: text/html; charset=utf-8  Location: **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%3d  Server: Microsoft-IIS/7.5  X-AspNetMvc-Version: 3.0  X-AspNet-Version: 4.0.30319  X-Powered-By: ASP.NET  Date: Wed, 20 Aug 2014 18:47:25 GMT  Content-Length: 801  Connection: 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 | Reqired  XML, 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 | Conditional  Required if card information is empty. |
| Parameter | GID | Conditional  Required if card information is empty. |
| Parameter | Email | Conditional  If card information is empty, either Email or PhoneNumber is reqired. |
| Parameter | PhoneNumber | Conditional  If 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/1.0  Content-Type: application/x-www-form-urlencoded  Host: upaye.umspay.net  Content-Length: 529  UCID=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 OK  Cache-Control: private  Content-Type: application/json; charset=utf-8  Content-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 OK  Server: ASP.NET Development Server/11.0.0.0  Date: Wed, 06 Aug 2014 14:31:50 GMT  X-AspNet-Version: 4.0.30319  X-AspNetMvc-Version: 3.0  Cache-Control: private  Content-Type: application/json; charset=utf-8  Content-Length: 484  Connection: 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 | Reqired  XML, 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 | Conditional  Required if card information is empty. |
| Parameter | GID | Conditional  Required if card information is empty. |
| Parameter | Email | Conditional  If card information is empty, either Email or PhoneNumber is reqired. |
| Parameter | PhoneNumber | Conditional  If 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/1.1  Content-Type: application/x-www-form-urlencoded  Host: upaye.umspay.net  Content-Length: 360  Expect: 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 OK  Cache-Control: private  Content-Type: application/json; charset=utf-8  Server: Microsoft-IIS/7.5  X-AspNetMvc-Version: 5.2  X-AspNet-Version: 4.0.30319  X-Powered-By: ASP.NET  Date: Thu, 02 May 2019 15:37:13 GMT  Content-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 | Reqired  XML, 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 | Conditional  You can use OrderID instead of UCRefCode |
| Parameter | UCRefCode | Conditional  You can use UCRefCode instead of OrderID |
| Parameter | CardNumber | Conditional  Required if IsReturnWIthCardNumber is ‘True’. |
| Parameter | ExpDate | Conditional  Required if IsReturnWIthCardNumber is ‘True’. |
| Parameter | IsReturnWithCardNumber | Conditional  Required if original sale transaction is order than 1 month, this field must be ‘True’. |
| Parameter | IsReturnForOpenBatch | Conditional  Required 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/1.0  Content-Type: application/x-www-form-urlencoded  Host: upaye.umspay.net  Content-Length: 297  UCID=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 OK  Cache-Control: private  Content-Type: application/json; charset=utf-8  Date: Thu, 11 Feb 2021 21:33:35 GMT  Content-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 | Reqired  XML, 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 | Conditional  One of OrderId, UCRefCode or PurchaseOrderNumber of original transaction is required. |
| Parameter | UCRefCode | Conditional  One of OrderId, UCRefCode or PurchaseOrderNumber of original transaction is required. |
| Parameter | PurchaseOrderNumber | Conditional  One of OrderId, UCRefCode or PurchaseOrderNumber of original transaction is required. |
| Parameter | IsRequestByPurchaseOrderNumber | Conditional  When requested by PurchaseOrderNumber, this field should be ‘True’. |

## ► Sample

|  |
| --- |
| **[Request]**  POST /Void/PostVoid HTTP/1.0  Content-Type: application/x-www-form-urlencoded  Host: upaye.umspay.net  Content-Length: 174  UCID=UChargeID&Timestamp=02122021+124846&IntegratedVendorCode=ISV\_Code&ResponseType=JSON&TransactionType=5&OrderID=10958&UCRefCode=&AccessToken=[AccessToken]  **[Response]**  HTTP/1.1 200 OK  Cache-Control: private  Content-Type: application/json; charset=utf-8  X-Frame-Options: SAMEORIGIN  X-Content-Type-Options: nosniff  Server: WWW Server/1.1  X-XSS-Protection: 1; mode=block  Date: Fri, 12 Feb 2021 17:49:15 GMT  Connection: close  Content-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 | Reqired  XML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired  When 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 | Reqired  This field should be “UnableToDeliverMsgToPos” |
| Parameter | IntegratedVendorCode | Reqired |
| Parameter | OrderID | Conditional  One of OrderId, UCRefCode or PurchaseOrderNumber of original transaction is required. |
| Parameter | UCRefCode | Conditional  One of OrderId, UCRefCode or PurchaseOrderNumber of original transaction is required. |
| Parameter | PurchaseOrderNumber | Conditional  One of OrderId, UCRefCode or PurchaseOrderNumber of original transaction is required. |
| Parameter | Amount | Conditional  Original amount is required when requesting reversal by PurchaseOrderNumber |
| Parameter | IsRequestByPurchaseOrderNumber | Conditional  When requested by PurchaseOrderNumber, this field should be ‘true’. |

## ► Sample

|  |
| --- |
| **[Request]**  POST /Reversal/PostReversal HTTP/1.0  Content-Type: application/x-www-form-urlencoded  Host: upaye.umspay.net  Content-Length: 275  UCID=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 OK  Cache-Control: private  Content-Type: application/json; charset=utf-8  X-Frame-Options: SAMEORIGIN  X-Content-Type-Options: nosniff  Server: WWW Server/1.1  X-XSS-Protection: 1; mode=block  Date: Wed, 14 Apr 2021 20:55:19 GMT  Connection: close  Content-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 | Reqired  XML, 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/1.0  Content-Type: application/x-www-form-urlencoded  Host: upaye.umspay.net  Content-Length: 224  UCID=UChargeID&Timestamp=02112021+170936&IntegratedVendorCode=ISV\_Code&ResponseType=JSON&TransactionType=4&OrderID=10959&IsNotSendCustomerReceipt=false&IsNotSendMerchantReceipt=true&AccessToken=[AccessToken]  **[Response]**  HTTP/1.1 200 OK  Cache-Control: private  Content-Type: application/json; charset=utf-8  Date: Thu, 11 Feb 2021 22:10:02 GMT  Content-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 | Reqired  XML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired  [Please refer Case 4.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | GID | Reqired |
| Parameter | Email | Conditional  Either Email or PhoneNumber is reqired |
| Parameter | PhoneNumber | Conditional  Either Email or PhoneNumber is reqired |
| Parameter | Nickname | Optional |
| Parameter | ReturnURL | Reqired  The 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: private  Content-Type: text/html; charset=utf-8  Location: **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%3d  Server: Microsoft-IIS/7.5  X-AspNetMvc-Version: 3.0  X-AspNet-Version: 4.0.30319  X-Powered-By: ASP.NET  Date: Wed, 20 Aug 2014 18:47:25 GMT  Content-Length: 801  Connection: 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 | Reqired  XML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired  [Please refer Case 4.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | GID | Reqired |
| Parameter | Email | Conditional  Either Email or PhoneNumber is reqired |
| Parameter | PhoneNumber | Conditional  Either 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/1.1  Content-Type: application/x-www-form-urlencoded  Host: upaye.umspay.net  Content-Length: 283  Expect: 100-continue  Connection: Keep-Alive  ResponseType=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 OK  Cache-Control: private  Content-Type: application/json; charset=utf-8  Server: Microsoft-IIS/7.5  X-AspNetMvc-Version: 5.2  X-AspNet-Version: 4.0.30319  X-Powered-By: ASP.NET  Date: Fri, 03 May 2019 15:25:52 GMT  Content-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 | Reqired  1: Sale |
| Parameter | Amount | Reqired |
| Parameter | GID | Reqired |
| Parameter | Email | Conditional  Either Email or PhoneNumber is reqired |
| Parameter | PhoneNumber | Conditional  Either Email or PhoneNumber is reqired |
| Parameter | CardToken | Reqired |
| Parameter | ReturnURL | Reqired  The 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: private  Content-Type: text/html; charset=utf-8  Location: **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%3d  Server: Microsoft-IIS/7.5  X-AspNetMvc-Version: 3.0  X-AspNet-Version: 4.0.30319  X-Powered-By: ASP.NET  Date: Wed, 20 Aug 2014 18:47:25 GMT  Content-Length: 801  Connection: 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 | Conditional  Either Email or PhoneNumber is reqired |
| Parameter | PhoneNumber | Conditional  Either 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/1.1  Content-Type: application/x-www-form-urlencoded  Host: upaye.umspay.net  Content-Length: 276  Expect: 100-continue  Connection: Keep-Alive  ResponseType=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 OK  Cache-Control: private  Content-Type: application/json; charset=utf-8  Server: Microsoft-IIS/7.5  X-AspNetMvc-Version: 5.2  X-AspNet-Version: 4.0.30319  X-Powered-By: ASP.NET  Date: Fri, 03 May 2019 18:40:10 GMT  Content-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 | Conditional  Either Email or PhoneNumber is reqired |
| Parameter | PhoneNumber | Conditional  Either Email or PhoneNumber is reqired |
| Parameter | CardToken | Reqired |
| Parameter | ReturnURL | Reqired  The 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: private  Content-Type: text/html; charset=utf-8  Location: **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%3d  Server: Microsoft-IIS/7.5  X-AspNetMvc-Version: 3.0  X-AspNet-Version: 4.0.30319  X-Powered-By: ASP.NET  Date: Wed, 20 Aug 2014 18:47:25 GMT  Content-Length: 801  Connection: 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 | Conditional  Either Email or PhoneNumber is reqired |
| Parameter | PhoneNumber | Conditional  Either Email or PhoneNumber is reqired |
| Parameter | Status | Reqired  *ACTIVE, INACTIVE, DELETE, UPDATE* |
| Parameter | ExpDate | Conditional  If Status is ‘*UPDATE’*, and this field is not empty, ExpDate will be updated |
| Parameter | Nickname | Conditional  If Status is ‘*UPDATE’* and this field is not empty, Nickname will be updated |
| Parameter | IsDefaultCard | Optional |
| Parameter | AdditionalFields | Conditional  To 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/1.1  Host: upaye.umspay.net  Connection: keep-alive  Content-Length: 563  Cache-Control: max-age=0  Accept: text/html,application/xhtml+xml,application/xml;q=0.9,image/webp,\*/\*;q=0.8  User-Agent: Mozilla/5.0 (Windows NT 6.1; WOW64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/36.0.1985.125 Safari/537.36  Content-Type: application/x-www-form-urlencoded  Accept-Encoding: gzip,deflate,sdch  Accept-Language: en-US,en;q=0.8,ko;q=0.6,zh-CN;q=0.4,zh;q=0.2  ResponseType=JSON&UCID=test&GID=1000&Email=test@ums.com&Status=UPDATE&ExpDate=1612&AccessToken=[***AccessToken***]&CardToken=[***CardToken***]  **[Response]**  HTTP/1.1 200 OK  Server: ASP.NET Development Server/11.0.0.0  Date: Wed, 06 Aug 2014 14:31:50 GMT  X-AspNet-Version: 4.0.30319  X-AspNetMvc-Version: 3.0  Cache-Control: private  Content-Type: application/json; charset=utf-8  Content-Length: 484  Connection: 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 | Conditional  Either Email or PhoneNumber is reqired |
| Parameter | PhoneNumber | Conditional  Either Email or PhoneNumber is reqired |
| Parameter | IntegratedVendorCode | Reqired |
| Parameter | MerchantEmail | Optional |
| Parameter | PurchaseOrderNumber | Optional |
| Parameter | IsOnlyValid | Optional |

## ► Sample

|  |
| --- |
| **[Request]**  POST /CardToken/PostList HTTP/1.1  Content-Type: application/x-www-form-urlencoded  Host: upaye.umspay.net  Content-Length: 190  Expect: 100-continue  Connection: Keep-Alive  ResponseType=JSON&AccessToken=[***AccessToken***]&UCID=UChargeID&Timestamp=05032019+160742&Email=customer@umspay.net&GID=MGxxxx&IsOnlyValid=true  **[Response]**  HTTP/1.1 200 OK  Cache-Control: private  Content-Type: application/json; charset=utf-8  Server: Microsoft-IIS/7.5  X-AspNetMvc-Version: 5.2  X-AspNet-Version: 4.0.30319  X-Powered-By: ASP.NET  Date: Fri, 03 May 2019 18:40:10 GMT  Content-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 | Reqired  XML, 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 | Reqired  The 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 OK  Cache-Control: private  Content-Type: text/html; charset=utf-8  Server: Microsoft-IIS/10.0  X-AspNetMvc-Version: 5.2  X-AspNet-Version: 4.0.30319  X-Powered-By: ASP.NET  Date: Wed, 24 Apr 2024 21:24:17 GMT  Content-Length: 12149  Location: **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 | Reqired  XML, 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 | Conditional  Required if SECCode is 'CCD' |
| Parameter | BillingFirstName | Conditional  Required if SECCode is 'PPD' |
| Parameter | BillingLastName | Conditional  Required if SECCode is 'PPD' |
| Parameter | DLNumber | Conditional  Required if ‘DL required’ enabled. |
| Parameter | DLState | Conditional  Required if ‘DL required’ enabled. |
| Parameter | SSN4 | Conditional  Required if ‘Run Identity Verification’ enabled. |
| Parameter | DOBYear | Conditional  Required 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/1.0  Content-Type: application/x-www-form-urlencoded  Host: upaye.umspay.net  Content-Length: 538  UCID={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 OK  Cache-Control: private  Content-Type: application/json; charset=utf-8  Server: Microsoft-IIS/10.0  X-AspNetMvc-Version: 5.2  X-AspNet-Version: 4.0.30319  X-Powered-By: ASP.NET  Date: Wed, 24 Apr 2024 19:09:04 GMT  Connection: close  Content-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 | Reqired  XML, 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/1.0  Content-Type: application/x-www-form-urlencoded  Host: upaye.umspay.net  Content-Length: 278  UCID={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 OK  Cache-Control: private  Content-Type: application/json; charset=utf-8  Server: Microsoft-IIS/10.0  X-AspNetMvc-Version: 5.2  X-AspNet-Version: 4.0.30319  X-Powered-By: ASP.NET  Date: Wed, 24 Apr 2024 21:10:51 GMT  Connection: close  Content-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 | Reqired  XML, 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/1.0  Content-Type: application/x-www-form-urlencoded  Host: upaye.umspay.net  Content-Length: 265  UCID={UCID}&Timestamp=04242024+155538&PurchaseOrderNumber=202404240003&IntegratedVendorCode=IV001&ResponseType=JSON&OrderID=14357&Amount=0.02&AccessToken=333c72673b718da0bd199f9543c106ee  **[Response]**  HTTP/1.1 200 OK  Cache-Control: private  Content-Type: application/json; charset=utf-8  Server: Microsoft-IIS/10.0  X-AspNetMvc-Version: 5.2  X-AspNet-Version: 4.0.30319  X-Powered-By: ASP.NET  Date: Wed, 24 Apr 2024 19:55:48 GMT  Connection: close  Content-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 | Reqired  XML, 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/1.0  Content-Type: application/x-www-form-urlencoded  Host: upaye.umspay.net  Content-Length: 268  UCID={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 OK  Cache-Control: private  Content-Type: application/json; charset=utf-8  Server: Microsoft-IIS/10.0  X-AspNetMvc-Version: 5.2  X-AspNet-Version: 4.0.30319  X-Powered-By: ASP.NET  Date: Thu, 25 Apr 2024 14:42:19 GMT  Connection: close  Content-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 | Reqired  XML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired  [Please refer Case 1.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | SECCode | Reqired |
| Parameter | ReturnURL | Reqired  The 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 OK  Cache-Control: private  Content-Type: text/html; charset=utf-8  Location: '**http://your\_web\_site.com/ACHRegister/Complete**?**result**=   Server: Microsoft-IIS/10.0  X-AspNetMvc-Version: 5.2  X-AspNet-Version: 4.0.30319  X-SourceFiles: =?UTF-8?B?QzpcSmluXFByb2plY3RzXFVNU1xVUEFZXFVQQVkuVVBBWWUuV2ViVUlcQUNIXFBvc3RSZWdpc3RlclRva2Vu?=  X-Powered-By: ASP.NET  Date: Tue, 23 Apr 2024 19:36:34 GMT  Content-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 | Reqired  XML, 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 | Conditional  Required if SECCode is 'CCD' |
| Parameter | BillingFirstName | Conditional  Required if SECCode is 'PPD' |
| Parameter | BillingLastName | Conditional  Required if SECCode is 'PPD' |
| Parameter | DLNumber | Conditional  Required if ‘DL required’ enabled. |
| Parameter | DLState | Conditional  Required if ‘DL required’ enabled. |
| Parameter | SSN4 | Conditional  Required if ‘Run Identity Verification’ enabled. |
| Parameter | DOBYear | Conditional  Required 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/1.0  Content-Type: application/x-www-form-urlencoded  Host: upaye.umspay.net  Content-Length: 496  UCID={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 OK  Cache-Control: private  Content-Type: application/json; charset=utf-8  X-Frame-Options: SAMEORIGIN  X-Content-Type-Options: nosniff  Server: WWW Server/1.1  X-XSS-Protection: 1; mode=block  Date: Wed, 24 Apr 2024 16:08:59 GMT  Connection: close  Content-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 | Reqired  XML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired  [Please refer Case 5.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | ACHToken | Reqired |
| Parameter | ReturnURL | Reqired  The 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 OK  Cache-Control: private  Content-Type: text/html; charset=utf-8  Server: Microsoft-IIS/10.0  X-AspNetMvc-Version: 5.2  X-AspNet-Version: 4.0.30319  X-Powered-By: ASP.NET  Date: Mon, 29 Apr 2024 15:54:46 GMT  Content-Length: 6256  Location: **http://your\_web\_site.com/ACH/ManageComplete**?**result**= |

## 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 | Reqired  XML, JSON, HTML |
| Parameter | UCID | Reqired |
| Parameter | AccessToken | Reqired  [Please refer Case 5.](#_►_Description_1) |
| Parameter | Timestamp | Reqired |
| Parameter | Amount | Reqired  Use 0.00 or empty value(‘’) to generate AccessToken |
| Parameter | PhoneNumber | Reqired |
| Parameter | ACHToken | Reqired |
| Parameter | ACHTokenStatus | Reqired  *ACTIVE, INACTIVE, DELETE, UPDATE* |
| Parameter | BillingCompany | Optional  If 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/1.0  Content-Type: application/x-www-form-urlencoded  Host: upaye.umspay.net  Content-Length: 377  UCID={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 OK  Cache-Control: private  Content-Type: application/json; charset=utf-8  Content-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 | Reqired  XML, 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/1.0  Content-Type: application/x-www-form-urlencoded  Host: upaye.umspay.net  Content-Length: 258  UCID={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 OK  Cache-Control: private  Content-Type: application/json; charset=utf-8  Content-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 | Reqired  XML, 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/1.1  Content-Type: application/x-www-form-urlencoded  Host: upaye.umspay.net  Content-Length: 285  UCID={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 OK  Cache-Control: private  Content-Type: application/json; charset=utf-8  Content-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} |