



DISBURSEMENT

TECHNICAL SPECIFICATIONS

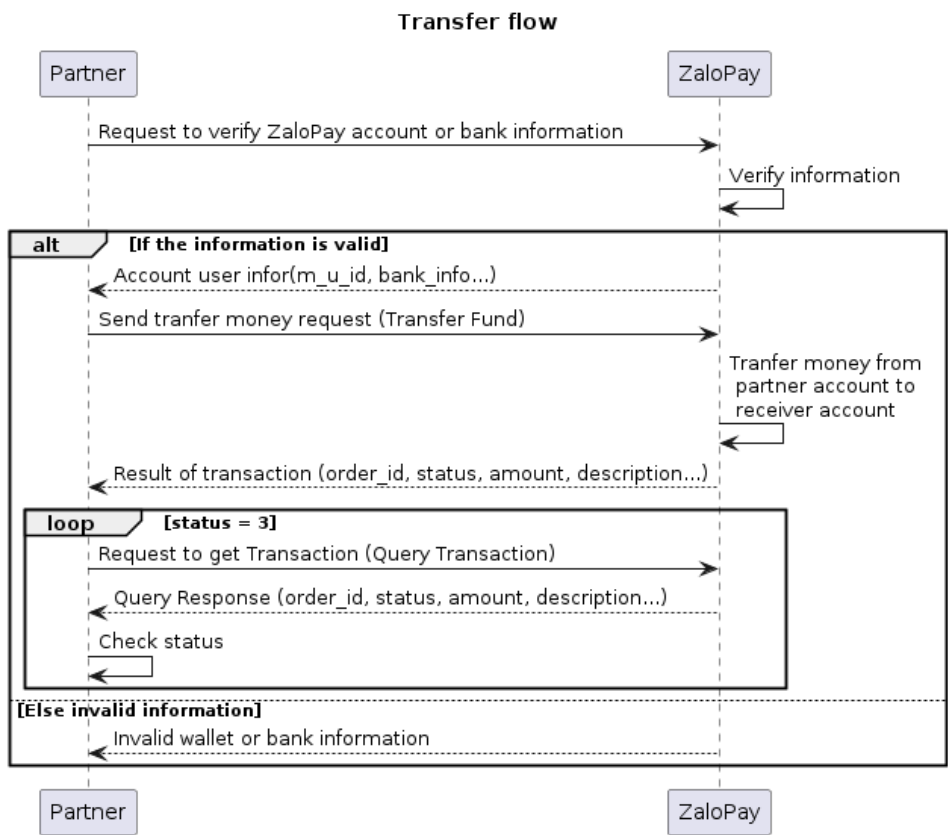
A. Overview	3
1. Documents Purpose And Flow	3
2. API Description	4
2.1. Domain	4
2.2. API List	4
2.3. Output template	4
B. API Details	5
1. Verify account.....	5
1. 1 Integration	5
1.2 Request Parameters.....	5
1.3 Response Fields.....	7
1.4 Examples.....	8
2. Transfer Fund	11
2.1 Integration.....	11
2.2 Request Parameters.....	11
2.3 Response Fields.....	13
2.4 Examples.....	15
3. Query Transaction	18
3.1 Integration	18
3.2 Request Parameters.....	19
3.3 Response Fields.....	19
3.4 Examples.....	23
4. Balance.....	25
4.1 Integration.....	25
4.2 Request Parameters.....	26
4.3 Response Fields.....	27
4.4 Examples.....	27
5. Get bank code list	29
5.1 Integration	29
5.2 Request Parameters.....	29
5.3 Response Fields.....	29
5.4 Examples.....	31
C. Error Code Information.....	33

- 1. Error code..... 33
 - 1.1 Return_code value 33
 - 1.2 Sub_return_code 34
- 2. Error Code mapping with scenarios..... 35

A. Overview

1. Documents Purpose And Flow

This document describes a scenario to integrate with the ZaloPay system for transfer money to bank or ZaloPay’s user.



2. API Description

2.1. Domain

Environment	Domain
Sandbox QC	https://sb-openapi.zalopay.vn
Production	https://openapi.zalopay.vn

2.2. API List

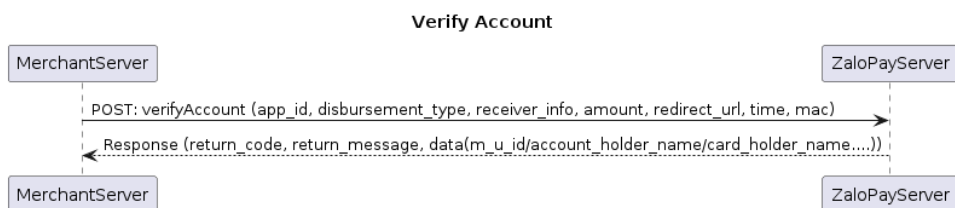
No	Name	Description
1	Verify Account	Verify information by phone number or bank info
2	Transfer Fund	Execute top-up transaction.
3	Query Order	Query transaction information from partner's order id
4	Query Balance	Query partner's account balance.
5	Get Bank Code List	Get a list of banks to use to transfer money via bank

2.3. Output template

No	Field name	Data type	Description
1	return_code	integer	Return code when service execute. Possible value: 1 – SUCCESS 2 – FAIL
2	return_message	string	Return code description
3	sub_return_code	integer	Detail code, usually appear in fail case
4	sub_return_message	string	Sub return code description
5	data	json	This is result after execute API. This data structure depended on API function.

B. API Details

1. Verify account



1. 1 Integration

Name	Description
Content-Type	application/x-www-form-urlencoded application/json
Method	POST
Protocol	HTTPS
URI	/v2/disbursement/verify-account

1.2 Request Parameters

No	Params	Data type	Description	Mandatory
1	app_id	integer	app_id provided by ZaloPay	required
2	disbursement_type	string	Specify which type of disburse <ul style="list-style-type: none">• WALLET• BANK	required
3	receiver_info	string	The recipient's information has been encrypted using RSA public key cryptography.	required

4	amount	long	Amount to check user can receive.	required
5	redirect_url	string	A deeplink or URL that redirects users back to the merchant app following the successful completion of KYC upgrade, specifically for money transfers to ZaloPay wallet, provided the reform_url function is implemented.	optional
6	time	long	Request timestamp in ms	required
7	mac	string	Security string for request validation. macInput = app_id + " " + disbursement_type + " " + receiver_info (after encrypt) + " " + amount + " " + time mac = HMAC(HmacSHA256, macKey, macInput) macKey : key generated by ZaloPay system for each merchant.	required

Instructions for generating receiver info

Transfer type	Details			Samples
Disburse to bank with account	name	type	required	Before encrypt: <pre>{"bank_code":"ZPCTG","account_no":"0984429048","account_holder_name":"NGUYEN VAN A"}</pre> After encrypt: <pre>"d4H0iA9Hn540iYdnAftIxAnOQ6UZt1XMwK/za4vOhqu+D2hus8kiFCF..."</pre>
	bank_code	string	required	
	account_no	string	required	
	account_holder_name	string	required	
Disburse to bank with card	name	type	mandatory	Before encrypt: <pre>{"bank_code":"ZPCTG","card_no":"970418123456789","card_holder_name":"NGUYEN VAN A"}</pre> After encrypt: <pre>"DNxT3PEjIGv5mGw+QSWQvzgTer0i41vb6wsU50RO3tLmhidYPWthNIPenTUPgeUpEqPgHYLAKc/DXSIFMs+Ec/d..."</pre>
	bank_code	string	required	
	card_no	string	required	
	card_holder_name	string	required	

Disburse to wallet	<ul style="list-style-type: none"> • Only used for verify-account api 	<table border="1"> <thead> <tr> <th>name</th> <th>type</th> <th>required</th> </tr> </thead> <tbody> <tr> <td>phone</td> <td>string</td> <td>required</td> </tr> </tbody> </table>	name	type	required	phone	string	required	<p>Before encrypt: {"phone":"0981234567"}</p> <p>After encrypt: "IS2jyT1tX9+MD1kE0TZKLPoSzOx+1Jy+....."</p>
	name	type	required						
	phone	string	required						
	<ul style="list-style-type: none"> • Only used for transfer-fund api 	<table border="1"> <thead> <tr> <th>name</th> <th>type</th> <th>required</th> </tr> </thead> <tbody> <tr> <td>m_u_id</td> <td>string</td> <td>required</td> </tr> </tbody> </table>	name	type	required	m_u_id	string	required	<p>Before encrypt: {"m_u_id":"Yh2mBCG983efb1lwu4FuZJO5TgpnCXT-4fwvhNJV1a8"}</p> <p>After encrypt: "M1BwMf9Eua/Bwcl5kdBo5Q26aw2n...."</p>
name	type	required							
m_u_id	string	required							

1.3 Response Fields

No	Field name	Data type	Description
1	return_code	int	1 - SUCCESS 2 - FAILURE
2	return_message	string	Description of return code
3	sub_return_code	int	Detail error code
4	sub_return_message	string	Description of sub_return_code
5	data	JSON object	Receiver information <i>Note: See Receiver information as bellow for detailed structure</i>

[Detail of receiver information](#)

No	Field name	Data type	Description
1	m_u_id	string	User's identity in ZaloPay
2	account_holder_name	string	Account name
3	card_holder_name	string	Card name
4	reform_url	string	To receive funds, users must upgrade their ZaloPay profile. Open this link to initiate the account upgrade process. Notes: <i>only respond when sub_return_code = -406 or -101 (specifically for money transfers to ZaloPay wallet)</i>

1.4 Examples

Successful case

No	Name	Request	Response
1	Using phone number to verify	<pre>{ "app_id": 15752, "disbursement_type": "WALLET",</pre>	<pre>{ "return_code": 1, "return_message": "Giao dịch thành công", "sub_return_code": 1,</pre>

		<pre> "receiver_info": "HHDOHu0caM7+hwCkQgVYSpAJ+ZSHf6ffDB uJLEcvQ...", "amount": 10000, "redirect_url": "zalopay://launch/app/2242", "time": 1700551306699, "mac": "5ad0de3161a45701896ca9f75ecc088291e5 8701e19..." } </pre>	<pre> "sub_return_message": "Giao dịch thành công", "data": { "m_u_id": "Yh2mBCG983efb1lwu4FuZJO5TgpnCXT- 4fwvhNJV1a8" } } </pre>
2	Using account info to verify	<pre> { "app_id": 15752, "disbursement_type": "BANK", "receiver_info": "P2v4OjIUaModdNXXYuqawuzgxzvAhtIRei48 5ubTj/PjbPNMLk9M5VpFnp7....", "amount": 10000, "time": 1700554407764, "mac": "ff65866734d50ac742ec473bad50e8283fcfc 4891..." } </pre>	<pre> { "return_code": 1, "return_message": "Giao dịch thành công", "sub_return_code": 1, "sub_return_message": "Giao dịch thành công", "data": { "account_holder_name": "NGUYEN VAN A" } } </pre>
3	Using card info to verify	<pre> { "app_id": 15752, "disbursement_type": "BANK", </pre>	<pre> { "return_code": 1, "return_message": "Giao dịch thành công", </pre>

		<pre> "receiver_info": "mUcjpp6+M44BFdqmw3GfpikWq8mV/24l.. ..", "amount": 10000, "redirect_url": "zalopay://launch/app/2242", "time": 1700554120519, "mac": "3ec51c79bdf499a1833c3c831cb8e73bf84fff 19637...." } </pre>	<pre> "sub_return_code": 1, "sub_return_message": "Giao dịch thành công", "data": { "card_holder_name": "NGUYEN VAN A" } } </pre>
--	--	--	--

Case of failure

NO	Name	Request	Response
1	Invalid request	<pre> { "app_id": 15752, "receiver_info": "HHDOHu0caM7+hwCkQgVYSpAJ+ZSHf6f fDBuJLEcvQ...", "amount": 10000, "time": 1700551306699, "mac": "5ad0de3161a45701896ca9f75ecc08829 1e58701e19..." } </pre>	<pre> { "return_code": 2, "return_message": "Thất bại", "sub_return_code": -401, "sub_return_message": "Tham số không hợp lệ", "data": null } </pre>

2. Transfer Fund

Note: After receiving the transfer fund request from the partner, ZaloPay will respond to the PROCESSING status of an order (status = 3), **partner has to call API “Query transaction” to get the final status**

2.1 Integration

Name	Description
Content-Type	application/x-www-form-urlencoded application/json
Method	POST
Protocol	HTTPS
URI	/v2/disbursement/transfer-fund

2.2 Request Parameters

No	Params	Datatype	Description	Mandatory
1	app_id	integer	app_id provided by ZaloPay	required
2	payment_id	string	Upon successful registration with ZaloPay, the partner will receive a unique ID provided by ZaloPay for settlement purpose	required
3	partner_order_id	string	The unique ID is generated within the partner's system, utilized for reconciliation purposes.	required
4	disbursement_type	string	Specify which type of disburse	required

			<ul style="list-style-type: none"> • WALLET • BANK 	
5	receiver_info	string	The recipient's information has been encrypted using RSA public key cryptography.	required
6	amount	long	Transfer amount	required
7	description	string	Description of the transaction	required
8	partner_embed_data	json string	<p>Partner's specify info. Example: "{\ "store_id\":\ "s2\","\ "store_name\":\ "name\","\ "merchant_wallet_id\":\ "id_336A321842\","\ "account_name\":\ "NGUYEN VAN A\"}"</p>	required
9	mc_reference_id	string	Support for reconciliation if needed	optional
10	extra_info	json string	<p>JSON string includes additional information (used for promotion or customer support or reporting) The required empty value is "{}"</p>	required
11	time	long	Request timestamp in ms	required
12	mac	string	<p>Security string for request validation.</p> <p>macInput = app_id + " " + payment_id + " " + partner_order_id + " " + disbursement_type + " " + receiver_info (after encrypt) + " " + amount + " " + description + " " + partner_embed_data + " " + extra_info + " " + time</p> <p>mac = HMAC(HmacSHA256, macKey, macInput)</p> <p>macKey: key generated by ZaloPay system for each merchant.</p>	required

2.3 Response Fields

No	Field name	Datatype	Description
1	return_code	int	1 - SUCCESS : The request has been created 2 - FAILURE : Indicates that the create request request failed 3 - PROCESSING : The request is being processed Notes: <i>This is not the status of the transaction</i>
2	return_message	string	Description of return code
3	sub_return_code	int	Detail error code
4	sub_return_message	string	Description of sub_return_code
5	data	JSON object	Order information Note: <i>See order information as below for detailed structure</i>

Detail of order information

No	Field name	Data type	Description
1	order_id	string	Order identity in ZaloPay's system.
2	disbursement_type	string	Type of disburse <ul style="list-style-type: none">• WALLET

			<ul style="list-style-type: none"> BANK
3	m_u_id	string	User's identity in ZaloPay's system. <i>Note: in case disbursement_type=WALLET</i>
4	phone	string	Masked user's phone number (Ex: masked_user_phone: "****6938") <i>Note: in case disbursement_type=WALLET</i>
5	bank_code	string	Beneficiary bank code <i>Note: in case disbursement_type=BANK</i>
6	account_no	string	Beneficiary account number <i>Note: in case disbursement_type=BANK and using account</i>
7	account_holder_name	string	Beneficiary account holder name <i>Note: in case disbursement_type=BANK and using account</i>
8	card_no	string	Beneficiary card number <i>Note: in case disbursement_type=BANK and using card</i>
9	card_holder_name	string	Beneficiary card number <i>Note: in case disbursement_type=BANK and using card</i>
10	status	int	Status of transaction: 1 – SUCCESS : Successful transaction

			<p>2 – FAIL : Failed transaction</p> <p>3 – PROCESSING: Has to repeat query order status in a period of time until final status</p> <p>(configured interval and number of query)</p> <p>4 - PENDING: Pending transactions, needs to be manually fixed by internal teams</p>
11	amount	long	<p>Transaction amount</p> <p>Notes:</p> <ul style="list-style-type: none"> • Disburse to ZaloPay wallet min: 1 VND • Disburse to bank: min: 2.000 VND and max 10.000.000 VND
12	partner_fee	long	Partner fee
13	zlp_fee	long	ZaloPay fee
14	server_time	long	The initiation time of the transfer processing

2.4 Examples

No	Name	Request	Response
----	------	---------	----------

1	Transfer money to ZaloPay wallet by m_u_id	<pre> { "app_id": 15752, "payment_id": "P270868", "partner_order_id": "231010_6006493217", "disbursement_type": "WALLET", "receiver_info": "EKDa5iB2QvDMOOAlwqDXRZDTR+B3 Y....", "amount": 10000, "description": "Bonuses for users", "partner_embed_data": "{}", "extra_info": "{}", "time": 1700634330810, "mac": "e299e9189904266571daa7011d1746 bd6d0082c8e1fccc3b07d203d3b91035 85", "mc_reference_id": "TRANSACTION_01" } </pre>	<pre> { "return_code": 1, "return_message": "Giao dịch thành công", "sub_return_code": 1, "sub_return_message": "Giao dịch thành công", "data": { "order_id": "51642840027000060", "disbursement_type": "WALLET", "m_u_id": "Yh2mBCG983efb1lwu4FuZJO5TgpnCXT- 4fwvhNJV1a8", "phone": "*****9047", "status": 3, "amount": 10000, "partner_fee": 0, "zlp_fee": 0, "server_time": 1700634331351 } } </pre>
2	Transfer money to Bank using Account	<pre> { "app_id": 15752, "payment_id": "P270868", "partner_order_id": "3315712257", </pre>	<pre> { "return_code": 1, "return_message": "Giao dịch thành công", </pre>

		<pre> "disbursement_type": "BANK", "receiver_info": "Y8Dmn8sD8b56oB0BvURcj.....", "amount": 10000, "description": "Bonuses for users", "partner_embed_data": "{}", "extra_info": "{}", "time": 1700634596747, "mac": "fb3a2232210d2dfa12692ed15ff57eee e6db525e367f2f808e6797f516058c9c" , "mc_reference_id": "TRANSACTION_01" } </pre>	<pre> "sub_return_code": 1, "sub_return_message": "Giao dịch thành công", "data": { "order_id": "51643288515559318", "disbursement_type": "BANK", "bank_code": "ZPBIDV", "account_no": "*****2222", "account_holder_name": "NGUYEN VAN A", "status": 3, "amount": 10000, "partner_fee": 0, "zlp_fee": 0, "server_time": 1700634598672 } } </pre>
3	Transfer money to Bank using card	<pre> { "app_id": 15752, "payment_id": "P270868", "partner_order_id": "3729797766", "disbursement_type": "BANK", "receiver_info": "lhTaVoGt19bRqU8vzinEwfy....", "amount": 10000, } </pre>	<pre> { "return_code": 1, "return_message": "Giao dịch thành công", "sub_return_code": 1, "sub_return_message": "Giao dịch thành công", "data": { } } </pre>

		<pre> "description": "Bonuses for users", "partner_embed_data": "{}", "extra_info": "{}", "time": 1700635341572, "mac": "76a9ef49f7b334b9957962c04e41cb1 6b33623ce8e457b193d30c69ae45e20 44", "mc_reference_id": "TRANSACTION_01" } </pre>	<pre> "order_id": "51644538015498134", "disbursement_type": "BANK", "bank_code": "ZPCTG", "card_no": "*****6789", "card_holder_name": "NGUYEN VAN A", "status": 3, "amount": 10000, "partner_fee": 0, "zlp_fee": 0, "server_time": 1700635343439 } } </pre>
--	--	--	--

3. Query Transaction

3.1 Integration

Name	Description
Content-Type	<pre> application/x-www-form-urlencoded application/json </pre>
Method	POST

Protocol	HTTPS
URI	/v2/disbursement/query-txn

3.2 Request Parameters

No	Params	Datatype	Description	Mandatory
1	app_id	integer	app_id provided by ZaloPay	required
2	partner_order_id	string	The unique id in partner system	required
3	time	long	Request timestamp in ms	required
4	mac	string	<p>Security string for request validation.</p> <p>macInput = app_id + " " + partner_order_id + " " + time</p> <p>mac = HMAC(HmacSHA256, macKey, macInput)</p> <p>macKey: key generated by ZaloPay system for each merchant.</p>	required

3.3 Response Fields

No	Field name	Datatype	Description	Note
1	return_code	int	<p>1 - SUCCESS</p> <p>2 - FAILURE</p>	

			Notes: <i>This is not the status of the transaction</i>	
2	return_message	string	Description of return code	
3	sub_return_code	int	Detail error code	
4	sub_return_message	string	Description of sub_return_code	
5	data	JSON object	Order information Note: <i>See order information as below for detailed structure</i>	

Detail of order information

No	Field name	Data type	Description
1	order_id	string	Order identity in ZaloPay's system
2	disbursement_type	string	Type of disburse <ul style="list-style-type: none"> • WALLET • BANK
3	m_u_id	string	User's identity in ZaloPay's system <i>Note: in case disbursement_type=WALLET</i>
4	phone	string	Masked user's phone number <i>(Ex: masked_user_phone: "****6938")</i>

			<i>Note: in case disbursement_type=WALLET</i>
5	bank_code	string	Beneficiary bank code <i>Note: in case disbursement_type=BANK</i>
6	account_no	string	Beneficiary account number <i>Note: in case disbursement_type=BANK and using account</i>
7	account_holder_name	string	Beneficiary account holder name <i>Note: in case disbursement_type=BANK and using account</i>
8	card_no	string	Beneficiary card number <i>Note: in case disbursement_type=BANK and using card</i>
9	card_holder_name	string	Beneficiary card number <i>Note: in case disbursement_type=BANK and using card</i>
10	status	int	<p>Status of transaction:</p> <p>1 – SUCCESS : Successful transaction</p> <p>2 – FAIL : Failed transaction</p> <p>3 – PROCESSING: Has to repeat query order status in a period of time until final status (configured interval and number of query)</p> <p>4 - PENDING: Pending transactions, needs to be manually fixed by internal teams</p>
11	amount	long	Transaction amount

12	zp_trans_id	string	ZaloPay's transaction code
13	partner_fee	long	Partner fee
14	zlp_fee	long	ZaloPay fee
15	server_time	long	The time we start processing the transfer

3.4 Examples

No	Name	Request	Response
1	Transfer money to ZaloPay wallet by m_u_id	<pre> { "app_id": 15752, "partner_order_id": "1613909272", "time": 1701241387331, "mac": "5651d35fc58bf276a522262b76637fb9f1dad485014d14c4179227bafab968b4" } </pre>	<pre> { "return_code": 1, "return_message": "Giao dịch thành công", "sub_return_code": 1, "sub_return_message": "Giao dịch thành công", "data": { "order_id": "52661203952003743", "disbursement_type": "WALLET", "m_u_id": "Yh2mBCG983efb1Iwu4FuZJO5TgpnCXT-4fwvhNJV1a8", "phone": "*****9047", "status": 1, "amount": 10000, "zp_trans_id": "231129000000290", "partner_fee": 0, "zlp_fee": 0, "server_time": 1701241323551 } } </pre>

2	Transfer money to Bank using Account	<pre>{ "app_id": 15752, "partner_order_id": "6591753565", "time": 1701241558197, "mac": "6b24492c108f194a04110c4fefe64a9f2a2235031cf171db3a1aba2f24c98586" }</pre>	<pre>{ "return_code": 1, "return_message": "Giao dịch thành công", "sub_return_code": 1, "sub_return_message": "Giao dịch thành công", "data": { "order_id": "52661441181837983", "disbursement_type": "BANK", "bank_code": "ZPCTG", "card_no": "*****6789", "card_holder_name": "NGUYEN VAN A", "status": 4, "amount": 10000, "zp_trans_id": "231129000000291", "partner_fee": 0, "zlp_fee": 0, "server_time": 1701241464951 } }</pre>
3	Transfer money to Bank using card	<pre>{ "app_id": 15752, "partner_order_id": "2390216179",</pre>	<pre>{ "return_code": 1, "return_message": "Giao dịch thành công", "sub_return_code": 1,</pre>

	<pre> "time": 1701241638289, "mac": "b1049b862e5108c3 e22b236595d34d8a8 ec9f90277f31a469db d131a683994d9" } </pre>	<pre> "sub_return_message": "Giao dịch thành công", "data": { "order_id": "52661708258339487", "disbursement_type": "BANK", "bank_code": "ZPBIDV", "account_no": "*****2222", "account_holder_name": "NGUYEN VAN A", "status": 1, "amount": 10000, "zp_trans_id": "231129000000298", "partner_fee": 0, "zlp_fee": 0, "server_time": 1701241624140 } } </pre>
--	---	--

4. Balance

4.1 Integration

Name	Description
------	-------------

Content-Type	application/x-www-form-urlencoded application/json
Method	POST
Protocol	HTTPS
URI	/v2/disbursement/balance

4.2 Request Parameters

No	Params	Datatype	Description	Mandatory
1	app_id	integer	app_id provided by ZaloPay	required
2	payment_id	string	Upon successful registration with ZaloPay, the partner will receive a unique ID provided by ZaloPay for settlement purpose	required
3	partner_embed_data	string	Partner's specify info. Example: “{\“merchant_wallet_id\”:\“336A321842\”}” <i>Notes: if you use Merchant Wallet, this field is required</i>	optional
4	time	long	Requests timestamp in ms	required
5	mac	string	Security string for request validation. macInput = app_id + " " + payment_id + " " + time	required

			<p>mac = HMAC(HmacSHA256, macKey, macInput)</p> <p>macKey: key generated by ZaloPay system for each merchant.</p>	
--	--	--	---	--

4.3 Response Fields

No	Field name	Datatype	Description
1	return_code	integer	1 - SUCCESS 2 - FAILURE
2	return_message	string	Description of return code
3	sub_return_code	integer	Detail error code
4	sub_return_message	string	Description of sub_return_code
5	data	JSON object	Detail information Note: Detail of data field

[Detail of data field](#)

No	Field name	Datatype	Description
1	balance	long	Partner's account balance

4.4 Examples

No	Name	Request	Response
----	------	---------	----------

1	Success	<pre>{ "app_id": 15752, "payment_id": "P270868", "time": "3729797766", "partner_embed_data":{"merchant_wallet_id":"336A321832"} "mac": "d15719cdf9b2878f896c3d7b0f51d3e058821a8d3525b4344caa5fd0cbce0be0", }</pre>	<pre>{ "return_code": 1, "return_message": "Giao dịch thành công", "sub_return_code": 1, "sub_return_message": "Giao dịch thành công", "data": { "balance": 42712 } }</pre>
2	Invalid request	<pre>{ "app_id": 15752, "payment_id": "P270868", "time": "3729797766", "partner_embed_data":{"merchant_wallet_id":"336A321839"} "mac": "d15719cdf9b2878f896c3d7b0f51d3e058821a8d3525b4344caa5fd0cbce0be0", }</pre>	<pre>{ "return_code": 2, "return_message": "Thất bại", "sub_return_code": -103, "sub_return_message": "Không tìm thấy ví hợp lệ", "data": { "balance": 0 } }</pre>

5. Get bank code list

5.1 Integration

Name	Description
Content-Type	application/x-www-form-urlencoded application/json
Method	POST
Protocol	HTTPS
URI	/v2/disbursement/get-bank-code

5.2 Request Parameters

No	Params	Datatype	Description	Mandatory
1	app_id	integer	app_id provided by ZaloPay	required
2	time	long	Requests timestamp in ms	required
3	mac	string	Security string for request validation. macInput = app_id + " " + time mac = HMAC(HmacSHA256, macKey, macInput) macKey : key generated by ZaloPay system for each merchant.	required

5.3 Response Fields

No	Field name	Datatype	Description
----	------------	----------	-------------

1	return_code	integer	1 - SUCCESS 2 - FAILURE
2	return_message	string	Description of return code
3	sub_return_code	integer	Detail error code
4	sub_return_message	string	Description of sub_return_code
5	data	JSON object	Bank information Note: Detail of data field

[Detail of data field](#)

No	Field name	Data type	Description
1	bank_list	array	List of supported banks Note: Bank information details

[Bank information details](#)

No	Field name	Data type	Description
1	bank_code	string	This bank code will be used in the Transfer-Fund API
2	short_name	string	Bank short name
3	name	string	Bank name
4	logo_url	string	Bank logo

5.4 Examples

No	Name	Request	Response
1	Success	<pre> { "app_id": 15752, "time": "3729797766", "mac": "d15719cdf9b2878f896c3d7b0f51d3e0 58821a8d3525b4344caa5fd0cbce0be0 " } </pre>	<pre> { "return_code": 1, "return_message": "Giao dịch thành công", "sub_return_code": 1, "sub_return_message": "Giao dịch thành công", "data": { "bank_list": [{ "bank_code": "BIDV", "short_name": "BIDV", "name": "Ngân hàng TMCP Đầu tư và Phát triển Việt Nam (BIDV)", "logo_url": "https://static- mc.zpapps.vn/data/onlpm/bank_logo/BIDV.png" }], { "bank_code": "VCB", </pre>

			<pre> "short_name ": " Vietcombank ", "name": "Ngân hàng TMCP Ngoại thương Việt Nam" "logo_url": "https://static- mc.zpapps.vn/data/onlpm/bank_logo/ VietcomBank.png" }, ...] } } </pre>
2	Invalid request	<pre> { "app_id": 15752, "time": "3729797766", "mac": "d15719cdf9b2878f896c3d7b0f51d3e0 58821a8d3525b4344caa5fd0cbce0be0 " } </pre>	<pre> { "return_code": 2, "return_message": "Giao dịch thất bại", "sub_return_code": -402, "sub_return_message": "Chữ ký không hợp lệ" } </pre>

C. Error Code Information

1. Error code

1.1 Return_code value

Value	Description
1	Successful
2	Failed
3	Processing

1.2 Sub_return_code

sub_return_code	Short description	Meaning	Type error
-68	DUPLICATE_PARTNER_ORDER_ID	Duplicate resource	Merchant error
-101	USER_NOT_EXISTS ORDER_NOT_EXISTS	User wallet account not exists Order code does not exist	Merchant or user error
-102	WALLET_ID_NOT_SETUP	Merchant hasn't set up Merchant Wallet	Merchant error
-103	WALLET_ID_NOT_EXIST	Merchant Wallet ID is invalid	Merchant error
-104	INVALID_ACCOUNT_NAME	Invalid cardholder/account holder name	Merchant error
-105	INVALID_BANK_CODE	Invalid bank-code information	Merchant error
-106	INVALID_BANK_INFO	Invalid card/account information	Merchant error
-107	BANK_SYSTEM_DISRUPTION	The banking system is currently experiencing disruptions, please try again later.	System error
-401	ILLEGAL_DATA_REQUEST	Request param illegal	Merchant error
-402	ILLEGAL_APP_REQUEST	Unauthorized	Merchant error
-406	USER_EXCEED_KYC_LIMIT	User wallet reaches a fund-in limitation	User error
-500	SYSTEM_ERROR	ZaloPay system error	System error
-503	SYSTEM_IS_MAINTENANCE	The system is maintenance	System error

-1011	USER_HAS_BEEN_LOCKED	User wallet account has been locked	User error
-1102	EMPTY_IDENTIFIER	Account name was empty	Merchant error
-1103	UNIDENTIFIED_ACCOUNT	The ZaloPay account was not verified	User error
-1104	WRONG_ACCOUNT_NAME	Account name didn't match verified name in ZaloPay	Merchant error

2. Error Code mapping with scenarios

API	Disbursement type	Scenario	sub_return_code
All	BOTH	Required parameter is missing or parameter value is invalid	-401
		AppID is invalid	-402
		Internal error of ZaloPay system	-500
		ZaloPay system is in maintenance	-503
Verify Account	WALLET	Phone number of users not registered with ZaloPay	-101
		ZaloPay user account exceeds the receiving limit	-406

		ZaloPay User wallet account has been locked	-1011
	BANK	Invalid cardholder/account holder name	-104
		Invalid bank-code information	-105
		Invalid card/account information	-106
Transfer-fund	BOTH	Merchant hasn't set up Merchant Wallet	-102
		Merchant Wallet ID is invalid	-103
	WALLET	ZaloPay user account exceeds the receiving limit	-406
		ZaloPay User wallet account has been locked	-1011
	BANK	Invalid cardholder/account holder name	-104
		Invalid bank-code information	-105
		Invalid card/account information	-106
		The banking system is currently experiencing disruptions, please try again later.	-107
Query Transaction	BOTH	Order not found	-101
Query balance	BOTH	Merchant hasn't set up Merchant Wallet	-102
		Merchant Wallet ID is invalid	-103