

DTC Card Issuing OpenAPI Documentation

Digital Treasures Center @ 2025

Update History

Date	Author	Comment
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Table of Contents

1. Introduction.....	5
1.1. Overview.....	5
1.2. Specification Titles	5
1.3. Security Standards	5
2. Quick Start	7
2.1. Disclaimer.....	7
2.2. Before Integration	7
2.3. OAuth 2.0 Authentication	7
2.3.1. Usage	7
2.3.2. Fetch Access Token	7
2.3.3. Fetch Access Token by Refresh Token	8
2.4. Request Signature.....	9
3. API List	11
3.1. Message Structure	11
3.2. Card Issuing	11
3.2.1. Card Application	11
3.2.2. Inquiry Card Basic Info with Reference No	14
3.2.3. Cancel Card Application (Only Physical Card).....	17
3.2.4. Sent OTP For Card Activation.....	17
3.2.5. Card Activation	18
3.2.6. Generate Public Pin Key	19
3.2.7. Set Card PIN	21
3.2.8. OTP For Reset PIN.....	22
3.2.9. Reset Card PIN	22
3.2.10. Freeze Card	23
3.2.11. Unfreeze Card	24
3.2.12. Terminate Card	25
3.2.13. Setup Card Auto debit	25
3.2.14. Setup Card Limit	26
3.2.15. Inquiry Card Basic Info	27
3.2.16. Get Card Sensitive Info	30
3.3. Card Transaction	31
3.3.1. Top Up Card	31
3.3.2. transfer to Card	34
3.3.3. transfer to wallet.....	35
3.3.4. Transaction History Of Card.....	36
3.3.5. Detail Of Card Transaction	39
3.3.6. Monthly Card Statement	41

3.3.7. Inquiry Card Balance History	42
3.3.8. Edit Mobile Phone Number	44
3.4. WebHook	45
3.4.1. Card Status Change Notify	45
3.4.2. Card Delivery Notify.....	46
3.4.3. Setup Card Setting Notify	47
3.4.4. Card Transaction Notify	48
Appendix A: Response Codes.....	51
Appendix B: Enum List	53

Chapter 1. Introduction

1.1. Overview

The DTC Card Issuing OpenAPI, a JSON restful web service API, for third-party to integrate DTC Card Issuing solutions with their own business website or services.

This specification defines a set of interfaces and standard of security standards.

NOTE

The time-related values are based on the Singapore Time (SGT) Timezone by default.

1.2. Specification Titles

- **Name:** This column specifies the name of JSON field in request or response.
- **Max Length:** This column specifies the content and maximum length of value of JSON field.
 - **a** - Alpha
 - **n** - Numeric
 - **s** - Special printable character
- **Type:** This column specifies the type of JSON field.
 - **String** - the value is in string type;
 - **Nested JSON** - the value is a JSON object.
- **Required:** This column specifies the requirement of JSON field
 - **M** - Mandatory. DTC system will validate the value of this field in request
 - **C** - Conditional. In some conditions, this field is Mandatory. The condition will be specified in the description.
 - **O** - Optional. This field is optional, which will not affect the result of the transaction.
- **Description:** This column describes the usage, conditions or values contained of this JSON field.

1.3. Security Standards

The OpenAPI provides different level of security standards.

HTTPS: First level of security which is compulsory for all connections to DTC Card Issuing OpenAPI. TLS 1.2.

Whitelist: IP whitelist is optional, you can set it up in the API Key Management Page.

OAuth 2.0: Request session management.

Signature: For security checking.

Chapter 2. Quick Start

2.1. Disclaimer

Use of these APIs is subject to dtcpay's review and approval. dtcpay reserves the right, at its sole discretion, to approve, restrict, suspend, or revoke access at any time.

2.2. Before Integration

1. Request for account registration in DTC Wallet platform
2. Login with username and password issued by DTC team, go to the API Key Management Page.
3. Click + Create to open the dialog.
4. Key in the Name and IP Whitelist then submit.
5. The API Key, API Secret and Sign Key will be generated and pop-up in dialog. Be noted, These values are sensitive and present **one-time**, please keep them safely **before** close this dialog.

2.3. OAuth 2.0 Authentication

2.3.1. Usage

To use OAuth 2.0, please use Fetch Access Token first.

Add Authorization: Bearer {access_token} in the other API requests.

If the access token expired, you can re-fetch it or use the Fetch Access Token by Refresh Token API. Or you can get a new access token before it expired.

NOTE

Only one access token can be exists in the same time per client-id, we suggest cache the access token in your caching system, for example, Redis.

2.3.2. Fetch Access Token

Request sample

```
curl -X "POST" "https://{host}/openapi/auth/oauth2/token" \  
  -H 'Content-Type: multipart/form-data; charset=utf-8;  
boundary=__X_PAW_BOUNDARY__' \ ①  
  -F "client_id=xxx" \ ②  
  -F "client_secret=xxx" \ ③  
  -F "grant_type=client_credentials" ④
```

① The Content-Type should be multipart/form-data.

② The API Key value fetched from Before Integration.

③ The API Secret value fetched from Before Integration.

④ Fixed value client_credentials.

Response sample (formatted)

```
{
  "access_token": "CkppLkyiqEUKITGdtCZRUZB1", ①
  "expires_in": 21600, ②
  "refresh_token": "CpCAhcCRtLU4kPjs54omWW3A", ③
  "rt_expires_in": 43200, ④
  "token_type": "bearer" ⑤
}
```

① For API calls, keep safely in your system. Any leakage will cause potential security risk. Please contact DTC if you feel it's compromised.

② The Access Token expiry time, in seconds.

③ To fetch a new access token before these two tokens are expired.

④ The Refresh Token will expiry, in seconds.

⑤ Fixed value bearer.

2.3.3. Fetch Access Token by Refresh Token

Request sample

```
curl -X "POST" "https://{host}/openapi/auth/oauth2/token" \
  -H 'Content-Type: multipart/form-data; charset=utf-8;
  boundary=__X_PAW_BOUNDARY__' \ ①
  -F "refresh_token=CpCAhcCRtLU4kPjs54omWW3A" \ ②
  -F "grant_type=refresh_token" ③
```

① The Content-Type should be multipart/form-data.

② The refresh_token value fetched from the previous step.

③ Fixed value refresh_token.

Response sample (formatted)

```
{
  "access_token": "CE2ZgMjcgcf0vzY0jcS7csYe", ①
  "expires_in": 21600,
  "refresh_token": "CdugTgyDDa05uURhK6n6GYiW", ②
  "rt_expires_in": 43200,
  "token_type": "bearer"
}
```

① A new Access Token will be generated.

② A new Refresh Token will be generated.

2.4. Request Signature

For key function API requests, the signature are mandatory in the HTTP Header for security reason. You can apply to all the API requests as well.

1. Components of signature before hash:

- HTTP Method: In uppercase.
- Timestamp: Timestamp number in millis, **Singapore timezone**. The request will be failed if the timestamp is before or after **2 minutes**.
- URL: The request URL without scheme and hostname.
- Querystring: The in-URL parameters without the prefix ?, un-encoded.
- Request Body: For string-based body, empty if not set. Must **exactly same** as the actually request body, including the invisible characters.

2. You need to combine these values by sequence, for example:

```
GET1636360576641/openapi/test?test=234
POST1636360661729/openapi/test{"a":"124"}
```

3. Generate the signature string

After you get the string to sign in the 2nd step, then you can generate the signature string by using **HMAC-SHA512** method and **Base64** encoding with the Sign Key from Before Integration.

For example:

- Sign Key: aR2822Y6XbehWMclnB0Y2NJK
- String to sign: POST1636360661729/openapi/test{"a":"124"}

Then the signature string should be:
MxrYnCm9Q7JOAvOrISf8+T2kuTW1d/w0at8aaPaoiX08VWfun3XPokVlIx1TkHXdcitls09wzfUGtXQZq23xdg==

4. Append signature to HTTP headers

Beside the Authorization header every request needed, the following headers are also need to add when perform a request:

- D-REQUEST-ID: The id of client-generated unique request identifier.
- D-TIMESTAMP: The timestamp value should be same as Timestamp component in signature.
- D-SIGNATURE: The signature string generated.
- D-SUB-ACCOUNT-ID : The id of sub account, registered under the master account

Http Header

Name	R/O/C	Description
Authorization	R	Bearer token

Name	R/O/C	Description
D-REQUEST-ID	R	Request ID
D-TIMESTAMP	R	Request timestamp
D-SIGNATURE	R	signature
D-SUB-ACCOUNT-ID	R	The id of subAccount
Content-Type	R	application/json
DTC-MFA-Data	O	verification codes or security data used for validation`

Chapter 3. API List

3.1. Message Structure

- public request:

```
{
  "query": {}
}
```

- public response

```
{
  "header": {
    "success": true/false,
    "errCode": {errCode},
    "errMsg": {errMsg}
  },
  "result": {}
}
```

3.2. Card Issuing

3.2.1. Card Application

Request

[POST] /openapi/v1/card/request-card

Name	Length	Type	Required	Description	Remark
referenceNo	128	String	M	Reference No	a unique reference number for each card request
productCode	16	String	M	Assign by DTC	
cardMaterial	1	Number	M	Enum List - CardMaterial	
currency	7	String	M	National Currency Code(ISO 4217)	For Example: SGD
firstName	25	String	M	First Name of CardHolder	
lastName	25	String	M	Last Name of CardHolder	

Name	Length	Type	Required	Description	Remark
preferredPrintedName	25	String	C	Printed Name on Card	if cardMaterial = 1 or 2, the field is required
email	255	String	M	Email address	
mobile		Nested JSON	M	Mobile	
mobile.countryCode	3	String	M	Country Code	
mobile.number	12	String	M	Mobile number	
deliveryAddress		Nested JSON	C	Delivery Address	if cardMaterial = 1/2, the field is required
deliveryAddress.country	3	String	M	Country ISO-3166 (A3 better)	
deliveryAddress.state	20	String	O	State/Province	
deliveryAddress.city	20	String	O	City	
deliveryAddress.district	40	String	O	District	
deliveryAddress.address1	40	String	M		
deliveryAddress.address2	40	String	O		
deliveryAddress.address3	40	String	O		
deliveryAddress.postal	10	String	M	postal code	
deliveryAddress.fullName	60	String	O	recipient name	default cardholder's lastName + firstName
deliveryAddress.phoneNumber	16	String	O	recipient mobile	default cardholder's mobile
cardFeeDetails		Array	O		
cardFeeDetails.type	1	int	C	1-application fee, 2-delivery fee	
cardFeeDetails.amount	16,2	String	C	Card application fee amount	
cardFeeDetails.currency	7	String	C	Currency of the fee amount	National Currency Code(ISO 4217)

Name	Length	Type	Required	Description	Remark
autoDebitEnabled	1	int	O		0 - OFF, 1 - ON (default is 0)

Response

Name	Length	Type	Required	Description	Remark
cardId	32	String	M	Card ID	
status	2	Number	M	Enum List - CardStatus	

Possible error codes

Code	Descriptor
00006	Access denied
31002	Card processor error
31006	Parameters is invalid
31007	have a pending card application
31024	Failed to for virtual card
31025	Failed to apply for physical card
31028	have reached limit of application physical card
31047	Virtual card holding limit
31055	Insufficient wallet balance. Card application fee cannot be deducted

Request Body Sample (formatted)

```
{
  "query": {
    "referenceNo": "123456789",
    "productCode": "4202",
    "cardMaterial": 1,
    "currency": "SGD",
    "firstName": "John",
    "lastName": "James",
    "preferredPrintedName": "John",
    "email": "james@gmail.com",
    "mobile": {
      "countryCode": "65",
      "number": "91234567"
    },
    "cardFeeDetails": [
      {
        "type": 1,
        "amount": 5.00,
        "currency": "SGD"
      }
    ]
  },
}
```

```

    "deliveryAddress": {
      "country": "SGP",
      "state": "Singapore",
      "city": "Singapore",
      "address1": "123, Clementi Ave 2",
      "address2": "Blk 123",
      "address3": "Blk 123",
      "postal": "123456"
    }
  }
}

```

Response Sample (formatted)

```

{
  "header": {
    "success": true
  },
  "result": {
    "cardId": "123",
    "status": 99
  }
}

```

3.2.2. Inquiry Card Basic Info with Reference No

Request

```
[GET] /openapi/v1/card/inquiry-card-info/{referenceNo}
```

Name	Length	Type	Required	Description	Remark
referenceNo	128	String	M	Reference No	

Response

Name	Length	Type	Required	Description	Remark
cardId	20	String	M	Card ID	
referenceNo	128	String	M	Reference No	
status	1	Number	M	Card Status	Enum List - CardStatus
clientId	20	String	M	Client ID	
cardholderName	63	String	M	Cardholder Name	
truncatedCardNumber	19	String	C	Truncated card number	Only available when card status is not Pending
currency	7	String	M	Currency	

Name	Length	Type	Required	Description	Remark
balance	63	BigDecimal	M	Balance	
pendingBalance	63	BigDecimal	M	Pending balance	
cardToken	63	String	M	Card token	Only available when card status is not Pending
cardBrand	1	Number	M	Card brand	Enum List - Brand
cardMaterial	1	Number	M	Card material	Enum List - CardMaterial
preferredPrintedName	25	String	M	Preferred printed name	
mobileNumber	63	String	M	Mobile number	
email	255	String	M	Email	
pinEnabled		Boolean	M	Card PIN Enabled	
autoDebitEnabled		Boolean	M	Auto Debit Enabled	
cardLimitEnabled		Boolean	M	Card Limit Enabled	
transactionLimit	63	String	M	Per Spending Limit	Only available when cardLimitEnabled = true
monthlyLimit	63	String	M	Card Monthly Limit	Only available when cardLimitEnabled = true
productCode	16	String	M	Card Product Code	
trackingNo	31	String	O	Tracking number	Only available when card is already delivered
createdDate	19	String	M	Created date	
issuedDate	10	String	O	Issued date	Only available when card status is not Pending
activationDate	19	String	O	Activation date	Only available when card status is not Pending
deliveryAddress		Nested JSON	O	Delivery address	Only available when physical card

Possible error codes

Code	Descriptor
00006	Access denied
00010	Invalid parameters

Code	Descriptor
31005	Card Information is invalid

Request Body Sample (formatted)

Response body sample (formatted)

```
{
  "header": {
    "success": true
  },
  "result": {
    "cardId": "123",
    "referenceNo": "123456789",
    "status": 1,
    "clientId": "1695955465650",
    "cardholderName": "John James",
    "truncatedCardNumber": "****8022",
    "currency": "SGD",
    "balance": 422.00,
    "pendingBalance": 0.00,
    "cardToken": "4229644533000004084",
    "cardBrand": 1,
    "cardMaterial": 1,
    "preferredPrintedName": "John",
    "mobileNumber": "65 91234567",
    "email": "james@gmail.com",
    "pinEnabled": true,
    "autoDebitEnabled": true,
    "cardLimitEnabled": true,
    "transactionLimit": "1000.00",
    "monthlyLimit": "50000.00",
    "productCode": "4001",
    "trackingNo": "20241122005",
    "createdDate": "2024-04-15 14:02:10",
    "issuedDate": "2024-04-15",
    "activationDate": "2024-04-15 15:06:39",
    "deliveryAddress": {
      "country": "SGP",
      "state": "Singapore",
      "city": "Singapore",
      "addressLine1": "123, Clementi Ave 2",
      "addressLine2": "Blk 123",
      "addressLine3": "Blk 123",
      "postal": "123456"
    }
  }
}
```

```
}
```

3.2.3. Cancel Card Application (Only Physical Card)

Request

```
[POST] /openapi/v1/card/cancel
```

Name	Length	Type	Required	Description	Remark
cardId	20	String	M	Card ID	

Possible error codes

Code	Descriptor
00006	Access denied
31002	Card processor error
31005	Card Information is invalid
31027	Failed to cancel card

Request Body Sample (formatted)

```
{
  "query": {
    "cardId": "123"
  }
}
```

Response Sample (formatted)

```
{
  "header": {
    "success": true
  }
}
```

3.2.4. Sent OTP For Card Activation

Request

```
[POST] /openapi/v1/card/otp/activate-card
```

Name	Length	Type	Required	Description	Remark
cardId	20	String	M	Card ID	
otpType	1	Number	O	1-Email, 2-SMS	default both

Possible error codes

Code	Descriptor
00006	Access denied
01006	Too many OTP requests has been made. Please wait for 60 seconds before requesting again
31005	Card Information is invalid

Request Body Sample (formatted)

```
{
  "query": {
    "cardId": "123",
    "otpType": 1
  }
}
```

Response Sample (formatted)

```
{
  "header": {
    "success": true
  }
}
```

3.2.5. Card Activation

Request

[POST] /openapi/v1/card/activate

Name	Length	Type	Required	Description	Remark
cardId	20	String	M	Card ID	
lastFourDigitCardNo	4	String	M	Last four digits of card number	
otpCode	6	String	O	OTP code	

Possible error codes

Code	Descriptor
00006	Access denied
00017	Incorrect OTP
31005	Card Information is invalid
31008	The last 4 digits entered are invalid
31017	Activate failed

Request Body Sample (formatted)

```
{
  "query": {
    "cardId": "123",
    "lastFourDigitCardNo": "5868",
    "otpCode": "123456"
  }
}
```

Response Sample (formatted)

```
{
  "header": {
    "success": true
  }
}
```

3.2.6. Generate Public Pin Key

Request

[POST] /openapi/v1/card/{cardPublicKeyType}/public-key

Name	Length	Type	Required	Description	Remark
cardId	20	String	M	Card ID	

Path Variables

No	Name	Type	Required	Description
1	cardPublicKeyType	String	M	Type of card public key. Supported Values: (PIN,CARD_PHONE)

Response

Name	Length	Type	Required	Description	Remark
publicKey	128	String	M	Public key	

Possible error codes

Code	Descriptor
00006	Access denied
31005	Card Information is invalid

Request Body Sample (formatted)

```
{
  "query": {
    "cardId": "123"
  }
}
```

Response Sample (formatted)

```
{
  "header": {
    "success": true
  },
  "result": {
    "publicKey": "<KEY>"
  }
}
```

Encrypt PIN with public key Sample (formatted)

```
Web
const encryptor = new JSEncrypt();
encryptor.setPublicKey("publicKey");
const encryptedPIN = encryptor.encrypt("inputPIN");

Java
public static String encryptUsingPublicKey(String publicKey, String content, String
transformation) throws Exception {
    try (ByteArrayOutputStream out = new ByteArrayOutputStream()) {
        PublicKey pubKey = this.getPublicKey(publicKey, "RSA");
        Cipher cipher = Cipher.getInstance(transformation);
        cipher.init(1, pubKey);
        return Base64.getEncoder().encodeToString(cipher.doFinal(content.getBytes()));
    }
}

public static PublicKey getPublicKey(String publicKey, String algorithm) throws
NoSuchAlgorithmException, InvalidKeySpecException {
    KeyFactory keyFactory = KeyFactory.getInstance(algorithm);
    byte[] publicKeyData =
Base64.getDecoder().decode(publicKey.getBytes(StandardCharsets.UTF_8));
    return keyFactory.generatePublic(new X509EncodedKeySpec(publicKeyData));
}

public static void main(String[] args) throws Exception {
    String publicKey =
"MIIBIjANBgkqhkiG9w0BAQEFAAOCAQ8AMIIBCgKCAQEAxJqkLUQEhsOCmfrYmFyN2lx/Jf0DYguPY75PpixZY
9SGmgBKYLbPH/kQhI2jNy6wm8JjGBPkzx8eZbunli7QCxBJsmzco2HYeJf0Mf8pAPN/RTvQ45bs8Y0fi1nS16D
```

```

BjZBEIGPSZeFiYglhRzz7tdHCbNtIi7kSYW9oh6uKtwpT1ZSopjAgk+67n0X8KsmMuWYDRMisdfyYerSYgVUSD
jZRvzVj40iCBELHbKDOgyf2xL8FWe3h9pWG4LN0221R9AqnWRw6WS6Qx7jMNIhL0b2Xe1INWpqnDdvZHTTa81t
UMjYuWIR2VuSjaFhKX8rDhla0nG5Rr2uXevycMT8ZgQIDAQAB";
    String encryptedPin = encryptUsingPublicKey(publicKey, "123456",
"RSA/ECB/PKCS1Padding");
    System.out.println(encryptedPin);
}

```

3.2.7. Set Card PIN

Request

[POST] /openapi/v1/card/set-pin

Name	Length	Type	Required	Description	Remark
cardId	20	String	M	Card ID	
encryptedPin	1024	String	M	PIN	

Possible error codes

Code	Descriptor
00006	Access denied
31005	Card Information is invalid
31014	Failed to set PIN
31031	Overly simple PIN
31038	The card not active
31052	This card already has a PIN set

Request Body Sample (formatted)

```

{
  "query": {
    "cardId": "123",
    "encryptedPin": "<KEY>"
  }
}

```

Response body sample (formatted)

```

{
  "header": {
    "success": true
  }
}

```

3.2.8. OTP For Reset PIN

Request

[POST] /openapi/v1/card/otp/reset-pin

Name	Length	Type	Required	Description	Remark
cardId	20	String	M	Card ID	
otpType	1	Number	O	1-Email, 2-SMS	default both

Possible error codes

Code	Descriptor
00006	Access denied
01006	Too many OTP requests has been made. Please wait for 60 seconds before requesting again
31005	Card Information is invalid

Request Body Sample (formatted)

```
{
  "query": {
    "cardId": "123",
    "otpType": 2
  }
}
```

Response Sample (formatted)

```
{
  "header": {
    "success": true
  }
}
```

3.2.9. Reset Card PIN

Request

[POST] /openapi/v1/card/reset-pin

Name	Length	Type	Required	Description	Remark
cardId	20	String	M	Card ID	
encryptedPin	1024	String	M	Encrypt PIN	
otpCode	6	String	O	OTP code	

Possible error codes

Code	Descriptor
00006	Access denied
31002	Card processor error
31005	Card Information is invalid
31014	Failed to set PIN
31031	Overly simple PIN
31038	The card not active
31054	This card does not have a PIN set

Request Body Sample (formatted)

```
{
  "query": {
    "cardId": "123",
    "encryptedPin": "<KEY>",
    "otpCode": "123456"
  }
}
```

Response body sample (formatted)

```
{
  "header": {
    "success": true
  }
}
```

3.2.10. Freeze Card

Request

[POST] /openapi/v1/card/freeze

Name	Length	Type	Required	Description	Remark
cardId	20	String	M	Card ID	

Possible error codes

Code	Descriptor
00006	Access denied
31005	Card Information is invalid
31011	Freeze failed

Request Body Sample (formatted)

```
{
  "query": {
    "cardId": "123"
  }
}
```

Response body sample (formatted)

```
{
  "header": {
    "success": true
  }
}
```

3.2.11. Unfreeze Card

Request

[POST] /openapi/v1/card/unfreeze

Name	Length	Type	Required	Description	Remark
cardId	20	String	M	Card ID	

Possible error codes

Code	Descriptor
00006	Access denied
31005	Card Information is invalid
31012	Unfreeze failed

Request Body Sample (formatted)

```
{
  "query": {
    "cardId": "123"
  }
}
```

Response body sample (formatted)

```
{
  "header": {
    "success": true
  }
}
```

```
}
```

3.2.12. Terminate Card

Request

```
[POST] /openapi/v1/card/terminate
```

Name	Length	Type	Required	Description	Remark
cardId	20	String	M	Card ID	

Possible error codes

Code	Descriptor
00006	Access denied
31005	Card Information is invalid
31026	The card has a balance and cannot be deleted
31048	Pending transactions cannot be deleted
31027	Failed to cancel card

Request Body Sample (formatted)

```
{
  "query": {
    "cardId": "123"
  }
}
```

Response body sample (formatted)

```
{
  "header": {
    "success": true
  }
}
```

3.2.13. Setup Card Auto debit

When cardholder spending card, if the card balance is insufficient, it will be automatically transferred to card from client's dtcpay wallet

Request

[POST] /openapi/v1/card/set-up

Name	Length	Type	Required	Description	Remark
cardId	20	String	M	Card ID	
autoDebitEnabled	1	int	M		0 - OFF, 1 - ON

Possible error codes

Code	Descriptor
00006	Access denied
31005	Card Information is invalid
31034	Update card settings failed

Request Body Sample (formatted)

```
{
  "query": {
    "cardId": "123",
    "autoDebitEnabled": 1
  }
}
```

Response body sample (formatted)

```
{
  "header": {
    "success": true
  }
}
```

3.2.14. Setup Card Limit

When cardholder spending card, the transaction will check Card Limit settings

Request

[POST] /openapi/v1/card/set-limit

Name	Length	Type	Required	Description	Remark
cardId	20	String	M	Card ID	
cardLimitEnabled	1	int	M		0 - OFF, 1 - ON
perTransactionLimit	16,2	String	C		Maximum amount that can be charged in a single card transaction. If a transaction exceeds this limit, it will be automatically declined.
monthlyLimit	16,2	String	C		Maximum total amount that can be charged across all card transactions in a single calendar month. If the cumulative amount exceeds this limit, further transactions will be automatically declined.

Possible error codes

Code	Descriptor
00006	Access denied
31005	Card Information is invalid
31034	Update card settings failed

Request Body Sample (formatted)

```
{
  "query": {
    "cardId": "123",
    "cardLimitEnabled": 1,
    "perTransactionLimit": "80.00",
    "monthlyLimit": "5000.00"
  }
}
```

Response body sample (formatted)

```
{
  "header": {
    "success": true
  }
}
```

3.2.15. Inquiry Card Basic Info

Request

```
[POST] /openapi/v1/card/inquiry-card-info
```

Name	Length	Type	Required	Description	Remark
cardId	20	String	M	Card ID	

Response

Name	Length	Type	Required	Description	Remark
cardId	20	String	M	Card ID	
referenceNo	128	String	O	Reference No	
status	1	Number	M	Card Status	Enum List - CardStatus
clientId	20	Long	M	Client ID	
cardholderName	63	String	M	Cardholder Name	
truncatedCardNumber	19	String	C	Truncated card number	Only available when card status is not Pending
currency	7	String	M	Currency	
balance	63	BigDecimal	M	Balance	
pendingBalance	63	BigDecimal	M	Pending balance	
cardToken	63	String	M	Card token	Only available when card status is not Pending
cardBrand	1	Number	M	Card brand	Enum List - Brand
cardMaterial	1	Number	M	Card material	Enum List - CardMaterial
preferredPrintedName	25	String	O	Preferred printed name	Only available when physical card
mobileNumber	63	String	M	Mobile number	
email	255	String	M	Email	
pinEnabled		Boolean	M	Card PIN Enabled	
autoDebitEnabled		Boolean	M	Auto Debit Enabled	
cardLimitEnabled		Boolean	M	Card Limit Enabled	
transactionLimit	63	String	M	Per Spending Limit	Only available when cardLimitEnabled = true
monthlyLimit	63	String	M	Card Monthly Limit	Only available when cardLimitEnabled = true
productCode	16	String	M	Card Product Code	

Name	Length	Type	Required	Description	Remark
trackingNo	31	String	O	Tracking number	Only available when card is already delivered
createdDate	19	String	M	Created date	
issuedDate	10	String	O	Issued date	Only available when card status is not Pending
activationDate	19	String	O	Activation date	Only available when card status is not Pending
deliveryAddress		Nested JSON	O	Delivery address	Only available when physical card

Possible error codes

Code	Descriptor
00006	Access denied
31005	Card Information is invalid

Request Body Sample (formatted)

```
{
  "query": {
    "cardId": "123"
  }
}
```

Response body sample (formatted)

```
{
  "header": {
    "success": true
  },
  "result": {
    "cardId": "123",
    "referenceNo": "123456789",
    "status": 1,
    "clientId": "1695955465650",
    "cardholderName": "John James",
    "truncatedCardNumber": "****8022",
    "currency": "SGD",
    "balance": 422.00,
    "pendingBalance": 0.00,
    "cardToken": "4229644533000004084",
    "cardBrand": 1,
    "cardMaterial": 1,
    "preferredPrintedName": "John",
    "mobileNumber": "65 91234567",
  }
}
```

```

    "email": "james@gmail.com",
    "pinEnabled": true,
    "autoDebitEnabled": true,
    "cardLimitEnabled": true,
    "transactionLimit": "1000.00",
    "monthlyLimit": "50000.00",
    "productCode": "4001",
    "trackingNo": "20241122005",
    "createdDate": "2024-04-15 14:02:10",
    "issuedDate": "2024-04-15",
    "activationDate": "2024-04-15 15:06:39",
    "deliveryAddress": {
      "country": "SGP",
      "state": "Singapore",
      "city": "Singapore",
      "addressLine1": "123, Clementi Ave 2",
      "addressLine2": "Blk 123",
      "addressLine3": "Blk 123",
      "postal": "123456"
    }
  }
}

```

3.2.16. Get Card Sensitive Info

Request

[POST] /openapi/v1/card/inquiry-card-sensitive-info

Name	Length	Type	Required	Description	Remark
cardId	20	String	M	Card ID	

Response

Name	Length	Type	Required	Description	Remark
cardNumber	20	String	M	Full card number	
cvc	63	String	M		
expiryDate	19	String	M		

Possible error codes

Code	Descriptor
00006	Access denied
31005	Card Information is invalid
31038	The card not active

Code	Descriptor
31016	View card details failed

Request Body Sample (formatted)

```
{
  "query": {
    "cardId": "123"
  }
}
```

Response body sample (formatted)

```
{
  "header": {
    "success": true
  },
  "result": {
    "cardNumber": "1234567890123456",
    "cvc": "123",
    "expiryDate": "2024-04-15"
  }
}
```

3.3. Card Transaction

3.3.1. Top Up Card

Request

[POST] /openapi/v1/card/top-up-card

Name	Length	Type	Required	Description	Remark
cardId	20	String	M	Card ID	
currency		String	M	Top up currency	
amount		String	M	Top up amount	
quoteId		Long	C	quote ID	the field is required when topup currency with card currency is not same

Response

Name	Length	Type	Required	Description	Remark
id	20	Long	M	Order ID	
clientId	20	Long	M	Client ID	
type	6	Long	M	Enum List - SwapOrderType	
state	6	Long	M	Enum List - SwapOrderState	
payinTransactionId	20	Long	M	Pay In Transaction ID	
payinCurrency	7	String	M	Pay In Transaction Currency	
payinAmount		String	M	Pay In Transaction Amount	
quoteId	20	Long	C	Quote ID	the field is required when topup currency with card currency is not same
otcId	20	Long	C	OTC ID	the field is required when topup currency with card currency is not same
payoutTransactionId	20	Long	M	Pay Out Transaction ID	
payoutAmount		String	M	Pay Out Transaction Amount	
payoutCurrency	7	String	M	Pay Out Transaction Currency	
operator		String	M	Operator	
createdAt		Datetime	M	Created Time	
expiredAt		Datetime	M	Expired Time	
updatedAt		Datetime	M	Updated Time	

Possible error codes

Code	Descriptor
00006	Access denied
11008	Invalid Quote ID

Code	Descriptor
11004	Invalid amount
11020	Invalid currency
25012	Invalid recipient address ID
31005	Card Information is invalid
31006	Parameters entered is invalid
31013	Top Up Failed
39002	Invalid payout method
39004	Reference number cannot be empty
39005	PayNow proxy type cannot be empty
39006	PayNow proxy value cannot be empty
39007	Card info cannot be empty
39008	Card ID cannot be empty
50011	Balance have exceed the limit.

Request Body Sample (formatted)

```
{
  "query": {
    "cardId": "123",
    "currency": "USDT",
    "amount": 1532.25,
    "quoteId": -6952162430331323076
  }
}
```

Response body sample (formatted)

```
{
  "header": {
    "success": true
  },
  "result": {
    "id": 2507011357170784,
    "clientId": 1733914979001,
    "type": 2,
    "state": 1,
    "payinTransactionId": 123456789,
    "payinCurrency": "USDC",
    "payinAmount": 1.5,
    "otcId": 987654321,
    "quoteId": 1357924680,
    "payoutTransactionId": 246813579,
    "payoutAmount": 1.89,
  }
}
```

```

    "payoutCurrency": "SGD",
    "operator": "system auto",
    "createdAt": "2025-07-01T13:57:17",
    "expiredAt": "2025-07-02T13:56:51",
    "updatedAt": "2025-07-01T13:57:17"
  }
}

```

3.3.2. transfer to Card

Partners can allow their end users to transfer part or all of an Active card's balance back to their own another dtcpay card in the same currency.

Request

[POST] /openapi/v1/card/transfer-to-card

Name	Length	Type	Required	Description	Remark
senderCardId	20	String	M	Sender Card ID	
recipientCardId	20	String	M	Recipient Card Id	
amount	16,2	String	M	transfer amount	

Possible error codes

Code	Descriptor
00006	Access denied
31005	Card Information is invalid
31006	Parameters entered is invalid
31022	Fund Transfer Failed, Please try again
31033	Transaction amount greater than card balance
31042	Only support same currency card
31053	Card does not belong to the same clientId

Request Body Sample (formatted)

```

{
  "query": {
    "senderCardId": "123",
    "recipientCardId": "456",
    "amount": "1532.25"
  }
}

```

Response body sample (formatted)

```
{
  "header": {
    "success": true
  }
}
```

3.3.3. transfer to wallet

Partners can allow their end users to transfer part or all of an Active card's balance back to their own dtcpay wallet of same currency with card.

Request

[POST] /openapi/v1/card/transfer-to-wallet

Name	Length	Type	Required	Description	Remark
cardId	20	String	M	Sender Card ID	
amount	16,2	String	M	transfer to wallet amount	

Possible error codes

Code	Descriptor
00006	Access denied
20004	Wallet account is inactive
31005	Card Information is invalid
31006	Parameters entered is invalid
31022	Fund Transfer Failed, Please try again.
31033	Transaction amount greater than card balance
31038	The card not active

Request Body Sample (formatted)

```
{
  "query": {
    "cardId": "123",
    "amount": "1532.25"
  }
}
```

Response body sample (formatted)

```
{
  "header": {
    "success": true
  }
}
```

3.3.4. Transaction History Of Card

Request

[POST] /openapi/v1/card/inquiry-card-transaction

Name	Length	Type	Required	Description	Remark
cardId	20	Long	M	Card ID	
startDate	8	String	O	Star Date	Example: 20250524
endDate	8	String	O	End Date	Example: 20250525
status	4	Long	O	Enum List - Transaction Status	
size	4	Long	M	Transactions per page	Maximum 500
current	8	Long	M	Number of current pages	

Response

Name	Length	Type	Required	Description	Remark
id	20	Long	M	Transaction ID	
type	4	Long	M	Enum List - Transaction Type	
state	4	Long	M	Enum List - Transaction Status	
clientId	20	Long	M	ClientId	
cardId	20	Long	M	Card ID	
truncatedCardNumber	32	String	M	Truncated Card Number	
originalId	20	Long	O	Original Transaction ID	
cardToken	32	String	M	Card Token	
processorTransactionId	64	String	O	Processor Transaction Id	
indicator	8	String	M	Card ID	debit/credit
amount	32	String	M	Transaction Amount	

Name	Length	Type	Required	Description	Remark
currency	7	String	M	Transaction Currency	
requestAmount	32	String	M	Request Transaction Amount	
requestCurrency	32	String	M	Request Transaction Currency	
merchantName	40	String	M	Merchant Name	
referenceNo	255	String	O	Reference No	
transactionDate	8	String	O	Transaction Date	YYYYMMDD
transactionTime	6	String	O	Transaction Time	HHMMSS
transactionDesc	60	String	O	Transaction Description	
mcc	4	String	O	MCC	
merchantCity	25	String	O	Merchant City	
cardProdCode	4	String	O	Card Prod Code	
acquirerReferenceNo	32	String	O	Reference No	Acquirer reference number/data
exchangeRate	32	String	O	Exchange Rate	
confirmedTime	20	DateTime	O	Transaction Confirmed Time	YYYY-MM-DD HH:MM:SS
createdDate	20	DateTime	M	Transaction Confirmed Time	YYYY-MM-DD HH:MM:SS
lastUpdatedDate	20	DateTime	M	Transaction Updated Date	YYYY-MM-DD HH:MM:SS
size	4	Long	M	Transactions per page	Maximum 500
current	8	Long	M	Number of current pages	
total		Long	M	Total Transactions number	

Possible error codes

Code	Descriptor
00006	Access denied
31006	Parameters entered is invalid

Request Body Sample (formatted)

```
{
  "query": {
```

```

    "cardId": 1384,
    "startDate": "20240105",
    "endDate": "20240110",
    "status": "200"
  },
  "page": {
    "size": 20,
    "current": 1
  }
}

```

Response body sample (formatted)

```

{
  "header": {
    "success": true
  },
  "result": {
    "records": [
      {
        "id": 2507071503290548745,
        "type": 2,
        "state": 200,
        "clientId" : 250613150009465,
        "cardId" : 1384,
        "amount": 10.00,
        "currency": "SGD",
        "originalId" : 25070715032932348785,
        "cardToken" : 4937244492000010377,
        "truncatedCardNumber": "****6729",
        "processorTransactionId" : 20250707150329424568,
        "merchantName": "Test Ecom Php",
        "indicator": "debit",
        "requestAmount": 9.00,
        "requestCurrency": "SGD",
        "referenceNo": "234242312325565",
        "transactionDate": "20251028",
        "transactionTime": "095500",
        "transactionDesc": "Visa Domestic Purchase POS",
        "mcc": "5814",
        "cardProdCode": "4202",
        "merchantCity": "SINGAPORE 819",
        "acquirerReferenceNo": "635298214632541",
        "exchangeRate": "0.73420370000",
        "confirmedTime": "2024-01-10 15:19:31",
        "createdDate": "2024-01-10 15:19:31",
        "lastUpdatedDate": "2024-01-10 15:19:31"
      }
    ]
  }
},

```

```

    "pagination": {
      "current": 1,
      "size": 10,
      "total": 1
    }
  }

```

3.3.5. Detail Of Card Transaction

Request

[POST] /openapi/v1/card/inquiry-card-transaction-detail

Name	Length	Type	Required	Description	Remark
transactionId	20	Long	M	Card Transaction ID	

Response

Name	Length	Type	Required	Description	Remark
id	20	Long	M	Transaction ID	
type	4	Long	M	Enum List - Transaction Type	
state	4	Long	M	Enum List - Transaction Status	
clientId	20	Long	M	ClientId	
cardId	20	Long	M	Card ID	
truncatedCardNumber	32	String	M	Truncated Card Number	
originalId	20	Long	O	Original Transaction ID	
cardToken	32	String	M	Card Token	
processorTransactionId	64	String	O	Processor Transaction Id	
indicator	8	String	M	Card ID	debit/credit
amount	32	String	M	Transaction Amount	
currency	8	String	M	Transaction Currency	
requestAmount	32	String	M	Request Transaction Amount	
requestCurrency	32	String	M	Request Transaction Currency	
merchantName	40	String	M	Merchant Name	

Name	Length	Type	Required	Description	Remark
referenceNo	255	String	O	Reference No	
transactionDate	8	String	O	Transaction Date	YYYYMMDD
transactionTime	6	String	O	Transaction Time	HHMMSS
transactionDesc	60	String	O	Transaction Description	
mcc	4	String	O	MCC	
merchantCity	25	String	O	Merchant City	
cardProdCode	4	String	O	Card Prod Code	
acquirerReferenceNo	32	String	O	Reference No	Acquirer reference number/data
exchangeRate	32	String	O	Exchange Rate	
confirmedTime	20	DateTime	O	Transaction Confirmed Time	
createdDate	20	DateTime	M	Transaction Confirmed Time	
lastUpdatedDate	20	DateTime	M	Transaction Updated Date	

Possible error codes

Code	Descriptor
00006	Access denied
31005	Card Information is invalid
31006	Parameters entered is invalid

Request Body Sample (formatted)

```
{
  "query": {
    "transactionId": "2510301101370567605"
  }
}
```

Response body sample (formatted)

```
{
  "header": {
    "success": true
  },
  "result": {
    "id": 2507071503290548745,
    "type": 2,
  }
}
```

```

    "state": 200,
    "clientId": 250613150009465,
    "cardId": 1384,
    "amount": 10.00,
    "currency": "SGD",
    "originalId": 25070715032932348785,
    "cardToken": 4937244492000010377,
    "truncatedCardNumber": "****6729",
    "processorTransactionId": 20250707150329424568,
    "merchantName": "Test Ecom Php",
    "indicator": "debit",
    "requestAmount": 9.00,
    "requestCurrency": "SGD",
    "referenceNo": "234242312325565",
    "transactionDate": "20251028",
    "transactionTime": "095500",
    "transactionDesc": "Visa Domestic Purchase POS",
    "mcc": "5814",
    "cardProdCode": "4202",
    "merchantCity": "SINGAPORE 819",
    "acquirerReferenceNo": "635298214632541",
    "confirmedTime": "2024-01-10 15:19:31",
    "exchangeRate": "0.73420370000",
    "createdDate": "2024-01-10 15:19:31",
    "lastUpdatedDate": "2024-01-10 15:19:31"
  }
}

```

3.3.6. Monthly Card Statement

Request

[POST] /openapi/v1/card/card-statement

Name	Length	Type	Required	Description	Remark
cardId	20	Long	M	Card ID	
yearMonth	20	String	M	YYYYMM	Example : 202505

Possible error codes

Code	Descriptor
00006	Access denied
31005	Card Information is invalid
31006	Parameters entered is invalid

Request Body Sample (formatted)

```
{
  "query": {
    "cardId": "123",
    "yearMonth": "202505"
  }
}
```

Response body sample (formatted)

```
{
  "header": {
    "success": true
  }
}
```

3.3.7. Inquiry Card Balance History

Request

[POST] /openapi/v1/card/inquiry-card-balance-history

Name	Length	Type	Required	Description	Remark
relatedId	20	Long	O	Quote id or card transaction id	—
cardId	20	Long	O	Card ID	—
dateFrom	—	LocalDateTime	O	Start of the last update time range	Format: yyyy-MM-dd HH:mm:ss
dateTo	—	LocalDateTime	O	End of the last update time range	Format: yyyy-MM-dd HH:mm:ss
size	4	Long	M	Transactions per page	Maximum 500
current	8	Long	M	Number of current pages	

Response

Name	Length	Type	Required	Description	Remark
id	20	Long	M	Card Balance History ID	
type	4	Long	M	Enum List - CardBalanceHistoryType	
clientId	20	Long	M	ClientId	
cardId	20	Long	M	Card ID	

Name	Length	Type	Required	Description	Remark
balanceBefore	16	BigDecimal	M	Balance amount before the transaction	
changeAmount	16	BigDecimal	M	Amount changed in the transaction (positive or negative)	
balanceAfter	16	BigDecimal	M	Balance amount after the transaction	
currency	8	String	M	Transaction Currency	
relatedId	20	Long	M	Quote ID or Card Transaction ID	
lastUpdatedDate		DateTime	M	Card Balance History Updated Date	
size	4	Long	M	Transactions per page	Maximum 500
current	8	Long	M	Number of current pages	
total	8	Long	M	Total Transactions number	

Possible error codes

Code	Descriptor
00006	Access denied

Request Body Sample (formatted)

```
{
  "query": {
    "relatedId": "2509231015230507618"
  },
  "page": {
    "size": 10,
    "current": 1
  }
}
```

Response body sample (formatted)

```
{
  "header": {
    "success": true
  },
  "resultList": [
    {
      "id": 653317200,
      "clientId": 1668394920008,
      "cardId": 1375,

```

```

        "type": 1,
        "balanceBefore": 2.00,
        "changeAmount": 2222,
        "balanceAfter": 2224.00,
        "currency": "USDT",
        "relatedId": 2509231015230507618,
        "lastUpdatedDate": "2025-09-23 10:15:24"
    }
],
"pagination": {
    "current": 1,
    "size": 10,
    "total": 1
}
}

```

3.3.8. Edit Mobile Phone Number

Request

[POST] /openapi/v1/card/{cardId}edit-mobile

Path Variables

No	Name	Type	Required	Description
1	cardId	Long	M	cardId

Request

Name	Length	Type	Required	Description	Remark
mfaToken	20	String	O	MfaToken	—
mobileOrToken	20	String	M	MobileOrToken	-
Code	20	String	M	Code	-

Possible error codes

Code	Descriptor
00006	Access denied
31002	Card processor error
31010	Wallet Card not exist
31051	Your new number should be different from the old number

Request Body Sample (formatted)

```

{
    "query": {

```

```

      "mobileOrEmail":
      "RXKBYaYCa36C3z/LmwxNpqaHXZZLnA66F67LEkQq3RyLKgJ15EK7udygVhbUIQRX6W/jyxAiunWuU7sRjEsbc
      20SJGB0H69Lz2aphtSDbsD+mhB8BA0ig5Ef2LS9HBarGHKMOV58xrb9NiQ1IXts2gvtKc1pNPG+G0J8kclg1Mg5
      2wKf4KyNPPC/lVp6wyC/Jz4aiBrxEhRkjukQmYuXUJmu2yxpmY8CxcPKjFE64TKN4LU2wmiAqiA3BgeDFbInU
      lLn6dm9jFmx6QF1guVUued/QMbt29Ysm6pE2LucMe0+vWT1ORN1Pyppdx8SarXYj4fyzFFavewFBt/KCX3n+Q=
      ="
    }
  }
}

```

Response body sample (formatted)

```

{
  "header": {
    "success": true
  }
}

```

3.4. WebHook

Request

[POST] {webhook_url}/card_notify

Name	Length	Type	Required	Description	Remark
event	20	Long	M	event type	CARD_STATUS_CHANGE / CARD_DELIVERY / CARD_SETTING / CARD_TRANSACTION
clientId	20	Long	M	ID of the client	
timestamp	-	Long	M	Unix timestamp in milliseconds when the request was sent	
signature	-	String	M	Refer 2.4 Request Signature on how to decrypt and check the originality of data (only encrypt value inside data)	
data		JSON	M	data	

3.4.1. Card Status Change Notify

Name	Length	Type	Required	Description	Remark
cardId	20	Long	M	Card ID	
referenceNo	128	String	M	Reference No	
truncatedCardNumber	19	String	M	Truncated card number	
previousCardStatus	4	Long	M	Enum List - Card Status	Card status before the change
newCardStatus	4	Long	M	Enum List - Card Status	Card status after the change

Body Sample (formatted)

```
{
  "event": "CARD_STATUS_CHANGE",
  "clientId": "1695955465650",
  "timestamp": 1731132000000,
  "signature":
  "MxrYnCm9Q7J0Av0rISf8+T2kuTW1d/w0at8aaPaoiX08VWfun3XPokVLIx1TkHXdcitls09wzfUGtXQZq23xdg==",
  "data": {
    "cardId": "123",
    "referenceNo": "3f7a9c2e5b1d4c2aa9f32d1e6b8c4f90",
    "truncatedCardNumber": "****7856",
    "previousCardStatus": 99,
    "newCardStatus": 0
  }
}
```

3.4.2. Card Delivery Notify

Name	Length	Type	Required	Description	Remark
cardId	20	Long	M	Card ID	
referenceNo	128	String	M	Reference No	
truncatedCardNumber	19	String	M	Truncated card number	
trackingNo	32	String	M	Tracking NO	Only available when newCardStatus is inactive

Body Sample (formatted)

```
{
```

```

    "event": "CARD_DELIVERY",
    "clientId": "1695955465650",
    "timestamp": 1731132000000,
    "signature":
    "MxrYnCm9Q7J0Av0rISf8+T2kuTW1d/w0at8aaPaoiX08VWfun3XPokVlIx1TkHXdcitls09wzfUGtXQZq23xd
g==",
    "data": {
        "cardId": "123",
        "referenceNo": "3f7a9c2e5b1d4c2aa9f32d1e6b8c4f90",
        "truncatedCardNumber": "****7856",
        "trackingNo": "123123123"
    }
}

```

3.4.3. Setup Card Setting Notify

Name	Length	Type	Required	Description	Remark
cardId	20	Long	M	Card ID	
referenceNo	128	String	M	Reference No	
truncatedCardNumber	19	String	M	Truncated card number	
autoDebitEnabled	1	int	M		0 - OFF, 1 - ON
cardLimitEnabled	1	int	M		0 - OFF, 1 - ON
perTransactionLimit	16	BigDecimal	C		Only available when cardLimitEnabled = 1
monthlyLimit	16	BigDecimal	C		Only available when cardLimitEnabled = 1
currency	7	String	C	National Currency Code(ISO 4217)	Only available when cardLimitEnabled = 1

Body Sample (formatted)

```

{
    "event": "CARD_SETTING",
    "clientId": "1695955465650",
    "timestamp": 1731132000000,
    "signature":
    "MxrYnCm9Q7J0Av0rISf8+T2kuTW1d/w0at8aaPaoiX08VWfun3XPokVlIx1TkHXdcitls09wzfUGtXQZq23xd
g==",
    "data": {
        "cardId": "123",
        "referenceNo": "3f7a9c2e5b1d4c2aa9f32d1e6b8c4f90",
        "truncatedCardNumber": "****7856",

```

```

    "autoDebitEnabled": 1,
    "cardLimitEnabled": 1,
    "perTransactionLimit": 1000,
    "monthlyLimit": 50000,
    "currency": "SGD"
  }
}

```

3.4.4. Card Transaction Notify

Name	Length	Type	Required	Description	Remark
id	20	Long	M	Transaction ID	
type	4	Long	M	Enum List - Transaction Type	
state	4	Long	M	Enum List - Transaction Status	
clientId	20	Long	M	ClientId	
cardId	20	Long	M	Card ID	
truncatedCard Number	32	String	M	Truncated Card Number	
originalId	20	Long	O	Original Transaction ID	
cardToken	32	String	M	Card Token	
processorTransactionId	64	String	O	Processor Transaction Id	
indicator	8	String	M		debit/credit
amount	32	String	M	Transaction Amount	
currency	7	String	M	Transaction Currency	
requestAmount	32	String	M	Request Transaction Amount	
requestCurrency	7	String	M	Request Transaction Currency	
merchantName	255	String	M	Merchant Name	
referenceNo	255	String	O	Reference No	
transactionDate	8	String	O	Transaction Date	YYYYMMDD
transactionTime	6	String	O	Transaction Time	HHMMSS
transactionDesc	60	String	O	Transaction Description	

Name	Length	Type	Required	Description	Remark
mcc	4	String	O	MCC	
merchantCity	25	String	O	Merchant City	
cardProdCode	4	String	O	Card Prod Code	
deniedReason	50	String	O	Denied Reason if transaction failed Enum List - Denied Reason	
acquirerReferenceNo	32	String	O	Reference No	Acquirer reference number/data
exchangeRate	32	String	O	Exchange Rate	
confirmedTime	20	Date Time	O	Transaction Confirmed Time	
createdDate	20	Date Time	M	Transaction Confirmed Time	
lastUpdatedDate	20	Date Time	M	Transaction Updated Date	

Body Sample (formatted)

```
{
  "event": "CARD_TRANSACTION",
  "clientId": "1695955465650",
  "timestamp": 1731132000000,
  "signature":
  "MxrYnCm9Q7JJOAv0rISf8+T2kuTW1d/w0at8aaPaoiX08VWfun3XPokVLIx1TkHXdcitls09wzfUGtXQZq23xdg==",
  "data": {
    "id": 2507071503290548745,
    "type": 2,
    "state": 200,
    "clientId" : 1695955465650,
    "cardId" : 123,
    "amount": 9.00,
    "currency": "SGD",
    "originalId" : 25070715032932348785,
    "cardToken" : 4937244492000010377,
    "truncatedCardNumber": "****6729",
    "processorTransactionId" : 20250707150329424568,
    "merchantName": "Test Ecom Php",
    "indicator": "debit",
    "requestAmount": 9.00,
    "requestCurrency": "SGD",
    "referenceNo": "234242312325565",
    "transactionDate": "20251028",
    "transactionTime": "095500",
    "transactionDesc": "Visa Domestic Purchase POS",
  }
}
```

```
"mcc": "5814",  
"cardProdCode": "4202",  
"deniedReason": "INSTITUTION_LIMIT",  
"merchantCity": "SINGAPORE 819",  
"acquirerReferenceNo": "635298214632541",  
"exchangeRate": "0.73420370000",  
"confirmedTime": "2024-01-10 15:19:31",  
"createdDate": "2024-01-10 15:19:31",  
"lastUpdatedDate": "2024-01-10 15:19:31"  
}
```

```
}
```

Appendix A: Response Codes

Possible error codes

Code	Descriptor
00001	Fetch data failed
00006	Access denied
11008	Invalid Quote ID
11999	OTC trade error
20002	Wallet account does not exist
20006	Wallet account invalid user
21999	Fiat transaction error message
31001	Validation error
31002	Card processor error
31005	Card Information is invalid
31006	Parameters entered is invalid
31008	The last 4 digits entered are invalid
31011	Freeze failed
31012	Unfreeze failed
31013	Top Up Failed
31014	Failed to set PIN
31017	Activate failed
31026	The card still has a balance or is not active and cannot be cancelled
31027	Failed to cancel card
31999	Other error message

Appendix B: Enum List

Brand

Name	ID	Descriptor
VISA	1	Visa
MASTER	2	MasterCard

CardCategory

Name	ID	Descriptor
INFINITE	1	Infinite Card
PLATINUM	2	Platinum Card
BUSINESS	3	Business Card

CardMaterial

Name	ID	Descriptor
METAL	1	Metal Card
PLASTIC	2	Plastic Card
VIRTUAL	3	Virtual Card

CardStatus

Name	ID	Descriptor
INACTIVE	0	Inactive
ACTIVATED	1	Activated
FROZEN	2	Frozen
TERMINATED	3	Terminated
CANCELLED	4	Cancelled Application
REJECTED	5	Rejected
PENDING	99	Pending Approval

Transaction Status

Name	ID	Descriptor
PENDING	0	Pending
AUTHORIZED	101	Authorized
SUCCESS	200	Success
CAPTURED	221	Captured
REVERSED	301	Reversed
CANCELLED	302	Cancelled

Name	ID	Descriptor
REFUNDED	401	Refunded
DENIED	900	Denied
EXPIRED	990	Expired

Transaction Type

Name	ID	Descriptor
TOP_UP	1	Top-up
PURCHASE	2	Purchase
CASH_WITHDRAWAL	8	Cash Withdrawal
ATM_BALANCE_INQUIRY	15	Captured
BALANCE_TRANSFER	17	Card Balance Transfer
REFUND	18	Refund
REVERSAL	19	Reversal
ACCOUNT_VERIFICATION	20	Usually is a zero amount authorization
CAPTURE	21	Capture
DEPOSIT	22	Credit account (Money Send /Fund Transfer)
INCREMENTAL_AUTH	23	Incremental Authorization
TIMEOUT_REVERSAL	24	Timeout Reversal
REVERSAL_TO_ACCOUNT	28	Reversal To Wallet Account

CardBalanceHistoryType

Name	ID	Descriptor
CARD_TRANSACTION	1	Card Transaction
CARD_CONVERSION	2	Card Conversion

SwapOrderType

Name	ID	Descriptor
SWAP_AND_TOPUP_CARD	3	Swap and Topup Card

SwapOrderState

Name	ID	Descriptor
WAITING_PAYIN	0	Waiting Payin
PAYOUT_PROCESSING	1	Payout Processing
COMPLETED	2	Completed
COMPLETED_WITH_EXCESS_AMOUNT	3	Completed With Excess Amount
FAILED	4	Failed

Name	ID	Descriptor
EXPIRED	5	Expired
CANCELLED	6	Cancelled

CardTransactionType

ID	Description
1	Top-up
2	Purchase
3	Purchase reversal
4	Mismatch debit
5	Mismatch reversal
6	No auth settlement
99	Others

DeniedReason

Name	Descriptor
CLIENT_NOT_ACTIVATED	Client Not Activated
CARD_EXPIRED	Card Expired
CARD_NOT_ACTIVATED	Card Not Activated
MCC_RATE_LIMIT_EXCEEDED	MCC Rate Limit Exceeded
CARD_FROZEN	Card Frozen
CARD_TERMINATED	Card Terminated
TRANSACTION_LIMIT_EXCEEDED	Transaction Limit Exceeded
MONTHLY_LIMIT_EXCEEDED	Monthly Limit Exceeded
MAS_LIMIT_EXCEEDED	MAS Limit Exceeded
INSUFFICIENT_FUNDS	Insufficient Funds
INVALID_ORIGINAL_TRANSACTION	Invalid Original Transaction
INVALID_TRANSACTION	Invalid Transaction
INVALID_AMOUNT	Invalid Amount
SYSTEM_ERROR	System Error
INSTITUTION_LIMIT	Institution Limit
ATM_DAILY_COUNT_LIMIT_EXCEEDED	ATM Daily Count Limit Exceeded
ATM_AMOUNT_LIMIT_EXCEEDED	ATM Amount Limit Exceeded