



Prepaid Card Transaction Webhook

Prepaid Card Transaction Webhook API Documentation

Prepaid Card Transaction Webhook API Documentation

Overview

This webhook notifies your system about real-time prepaid card transactions (Authorization, Presentment, or Refund).

Each webhook event contains transaction details in JSON format, allowing you to update your records or trigger downstream processes.

Authentication

- Method: HTTPS POST

- **Security Options (Recommended):**

- HMAC Signature: Webhook provider can send an X-Signature header with HMAC-SHA256 for payload validation.

- IP Whitelisting: Only allow requests from trusted IPs.

Webhook Request Format

HTTP Method:

POST /your/webhook/endpoint

Content-Type: application/json

Sample Headers:

Content-Type: application/json

X-Signature: sha256=ad2f3e1c7d...

Example Payloads

1. Authorization Transaction

```
{  
  "cid": "y6x5ivbtccyytqs9w9am7",  
  "card_type": "Prepaid",  
  "maskedPan": "529123*****123",  
  "trx": {  
    "type": "debit",  
    "status": "Approved",  
    "itemId": "158619472111",  
    "Trans_link": "2504301702969031200",  
    "Txn_Amt": "7670.00",  
    "Txn_CCy": "AED",  
    "Txn_Ctry": "ARE",  
    "Txn_Desc": "NUSRET RESTAURANT LLCNUSRET RESTAURANT LLCDUBAI73024  
AREARE",  
    "Txn_Type": "A",  
    "Txn_Stat_Code": "A",  
    "Bill_Amt": "-1958.15",  
    "Bill_Amt_Curr": "EUR",  
    "Bill_Ccy": "EUR",  
    "MCC_Code": "5812",
```

```
"MCC_Desc": "Eating Places, Restaurants",
"MCC_Pad": "0.00",
"Merch_Name": "NUSRET RESTAURANT LLC DUBAI ARE",
"posData": "000000400030078473024      ",
"posTerm": "12035241",
"posTime": "230902",
"Proc_Code": "000000",
"respCode": "00",
"retRefNo": "110044372636",
"Settle_Amt": "-1845.00",
"Settle_Ccy": "EUR",
"Status_Code": "00",
"Dom_Fee_Fixed": "0.00000000",
"Non_Dom_Fee_Fixed": "0.00000000",
"Fx_Fee_Fixed": "0.00000000",
"Other_Fee_Amt": "0.00000000",
"Fx_Fee_Rate": "0.00",
"Dom_Fee_Rate": "0.00",
"Non_Dom_Fee_Rate": "0.00",
"authCode": "191325",
"note": "Gen: Pre-Authorization Request",
"fx": "18.45",
"total_pay": "1845.99",
"lastmodify": "2025-04-30 19:10:31",
"created": "2025-05-02 06:02:07"
}
```

```
}
```

2. Presentment Transaction

Same as above, but with Txn_Type: "P" and Txn_Stat_Code: "S".

```
{
```

```
"cid":"y6x5ivbtccyytqs9w9am7",
```

```
"card_type":"Prepaid",
```

```
"maskedPan":"529123*****123",
```

```
"trx":{
```

```
"type":"debit",
```

```
"status":"Approved",
```

```
"itemId":"1586194712211",
```

```
"Trans_link":"25043017096903122200",
```

```
"Txn_Amt":"7670.00",
```

```
"Txn_CCy":"AED",
```

```
"Txn_Ctry":"ARE",
```

```
"Txn_Desc":"NUSRET RESTAURANT LLCNUSRET RESTAURANT LLC  
DUBAI73024 AREARE",
```

```
"Txn_Type":"P",
```

```
"Txn_Stat_Code":"S",
```

```
"Bill_Amt":"-1958.15",
```

```
"Bill_Amt_Curr":"EUR",
```

```
"Bill_Ccy":"EUR",
```

"MCC_Code":"5812",
"MCC_Desc":"Eating Places, Restaurants",
"MCC_Pad":"0.00",
"Merch_Name":"NUSRET RESTAURANT LLC DUBAI ARE",
"posData":"000000400030078473024",
"posTerm":"12035241",
"posTime":"230902",
"Proc_Code":"000000",
"respCode":"00",
"retRefNo":"110044372636",
"Settle_Amt":"-1845.00",
"Settle_Ccy":"EUR",
"Status_Code":"00",
"Dom_Fee_Fixed":"0.00000000",
"Non_Dom_Fee_Fixed":"0.00000000",
"Fx_Fee_Fixed":"0.00000000",
"Other_Fee_Amt":"0.00000000",
"Fx_Fee_Rate":"0.00",
"Dom_Fee_Rate":"0.00",
"Non_Dom_Fee_Rate":"0.00",
"authCode":"191325",
"note":" Gen: Pre-Authorization Request",
"fx":"18.45",
"total_pay":"1845.99",
"lastmodify":"2025-04-30 19:10:31",
"created":"2025-05-02 06:02:07"

```
}  
}
```

3. Refunded Transaction

Same as above, but with status: "**Rejected**" and Txn_Type: "**D**".

```
{  
  "cid":"y6x5ivbtccyytqs9w9am7",  
  "card_type":"Prepaid",  
  "maskedPan":"529123*****123",  
  "trx":{  
    "type":"debit",  
    "status":"Rejected",  
    "itemId":"158619471121",  
    "Trans_link":"25043017092222200s",  
    "Txn_Amt":"7670.00",  
    "Txn_CCy":"AED",  
    "Txn_Ctry":"ARE",  
    "Txn_Desc":"NUSRET RESTAURANT LLCNUSRET RESTAURANT LLC DUBAI73024  
AREARE",  
    "Txn_Type":"D",  
    "Txn_Stat_Code":"A",  
    "Bill_Amt":"-1958.15",  
    "Bill_Amt_Curr":"EUR",  
    "Bill_Ccy":"EUR",
```

"MCC_Code":"5812",
"MCC_Desc":"Eating Places, Restaurants",
"MCC_Pad":"0.00",
"Merch_Name":"NUSRET RESTAURANT LLC DUBAI ARE",
"posData":"000000400030078473024",
"posTerm":"12035241",
"posTime":"230902",
"Proc_Code":"000000",
"respCode":"00",
"retRefNo":"110044372636",
"Settle_Amt":"-1845.00",
"Settle_Ccy":"EUR",
"Status_Code":"00",
"Dom_Fee_Fixed":"0.00000000",
"Non_Dom_Fee_Fixed":"0.00000000",
"Fx_Fee_Fixed":"0.00000000",
"Other_Fee_Amt":"0.00000000",
"Fx_Fee_Rate":"0.00",
"Dom_Fee_Rate":"0.00",
"Non_Dom_Fee_Rate":"0.00",
"authCode":"191325",
"note":" Gen: Pre-Authorization Request",
"fx":"18.45",
"total_pay":"1845.99",
"lastmodify":"2025-04-30 19:10:31",
"created":"2025-05-02 06:02:07"

```
}  
  
}
```

Field Reference

cid - Unique card identifier in your database.

card_type - Always "Prepaid".

maskedPan - Masked card number (first 6 and last 3 visible).

trx.type - Type of transaction: debit (money deducted).

trx.status - "Approved" (successful) or "Rejected" (failed/refunded).

trx.itemId - Unique transaction ID.

trx.Trans_link - Transaction reference from processor.

trx.Txn_Amt - Original transaction amount.

trx.Txn_CCy - Currency of the transaction (ISO 4217).

trx.Txn_Type - Transaction phase: A (Authorization), P (Presentment), D (Declined).

trx.Txn_Stat_Code - Status code linked to Txn_Type (A=Authorized, S=Settled, A=Declined).

trx.MCC_Code - Merchant Category Code.

trx.MCC_Desc - Merchant category description.

trx.Merch_Name - Merchant name.

trx.Settle_Amt - Settlement amount (after conversion).

trx.Settle_Ccy - Settlement currency.

trx.authCode - Authorization code if approved.

trx.note - Optional transaction notes.

trx.lastmodify - Last update timestamp.

trx.created - Creation timestamp.

Transaction Lifecycle

1. Authorization (Txn_Type = A, Txn_Stat_Code = A)

A temporary hold is placed on the card.

2. Presentment (Txn_Type = P, Txn_Stat_Code = S)

The merchant finalizes the charge (funds move).

3. Refund/Decline (Txn_Type = D, Txn_Stat_Code = A)

Transaction reversed or refunded.

Response Requirements

Your endpoint must respond with HTTP 200 within 5 seconds.

Example Response:

```
{  
  "status": "received"  
}
```

If no 200 OK is returned, the webhook will retry delivery.