iPay88 Seamless Virtual Account Merchant Integration Specification Version 1.0.0

Contents

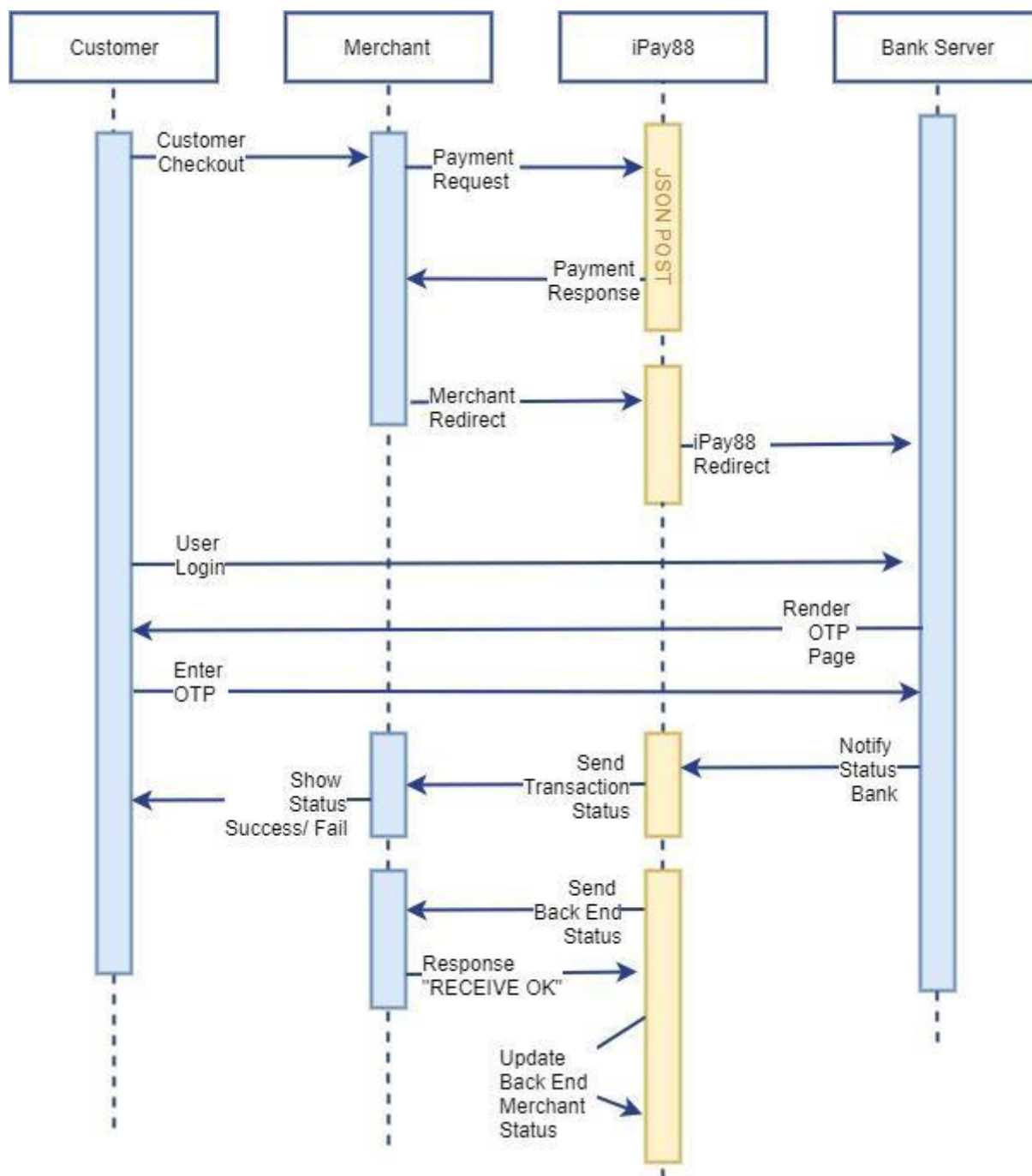# 1 Summary of Changes

Change Date	Author's Name	Version No.	Description
01/10/2019	Erwin Suhandi	1.0.0	Seamless VA

2 Payment Flow

3 URL Request

Sandbox https://sandbox.ipay88.co.id/ePayment/WebService/PaymentAPI/Checkout
Production https://payment.ipay88.co.id/ePayment/WebService/PaymentAPI/Checkout

4 Request Format

Merchants send parameters via JSON as a request to iPay88 Indonesia. Here are some parameters as a request :

4.1 Request Parameters for Seamless VA

No.	Field Name	Type (Size)	Sample	M/O	Description
			Request Format		
1.	MerchantCode	varchar(20)	ID00001	M	Merchant code assigned by iPay88
2.	PaymentId	Integer	9	O	iPay88 payment method ID
3.	Currency	varchar(5)	IDR	M	Only support for IDR
4.	RefNo	varchar(20)	101201943523AM	M	
5.	Amount	Integer	1000000	M	The amount must not contain any decimal points, thousands separators or currency symbols. For example, **Rp 1.278,00** is expressed as **127800**.
6.	ProdDesc	varchar(100)	Seamless Payment VA	M	Product description
7.	UserName	varchar(100)	techsupport	M	Customer name
8.	UserEmail	varchar(100)	techsupport@ipay88.co.id	M	Customer email for receiving receipt
9.	UserContact	varchar(20)	08123456789	M	Customer contact number
10.	Remark	varchar(100)		O	Merchant remarks
11.	Lang	varchar(20)	iso-8859-1	M	Encoding type "ISO-8859-1" – English. "UTF-8" – Unicode. "GB2312" – Chinese Simplified. "GD18030" – Chinese Simplified. "BIG5" – Chinese Traditionl.
12.	ResponseURL	varchar(200)	http://www.abc.com/payment/response.asp	M	Payment response page
13.	BackendURL	varchar(200)	http://www.abc.com/payment/backend_response.asp	M	Backend response page
14.	Signature	varchar(100)	Z+UgZGb9VB1268g77w23jCsOzXQ	M	SHA1 signature (refer to 4.2)
15.	xfield1	varchar(20)		O	To enable installment and discount payment

4.2 Request Signature

This signature must be included in the request of every transaction. This hash signature for a request is a hash of the following five fields:

1. MerchantKey (Provided by iPay88 OPSG and share between iPay88 and merchant only)
2. MerchantCode
3. RefNo
4. Amount
5. Currency

The fields must set in the following order,
(MerchantKey & MerchantCode & RefNo & Amount & Currency)

Example:
MerchantKey = "applekey"
MerchantCode = "ID00001"
RefNo = "A00000001"
Amount = "300000" (Note: 300000 represent amount as Rp 3.000,00)
Currency = "IDR"

The hash would be calculated on the following string:
> **applekeyID00001A00000001300000IDR**

The resulting has signature value equals to (using SHA1 algorithm)
> **Q/iIMzpjZCrhJ2Yt2dor1PaFEFI=**

To ensure the signature generated was correct, visit the link below for signature comparison.
https://payment.ipay88.co.id/epayment/testing/TestSignature.asp

4.3 Request Sample JSON

```json
{
    "MerchantCode": "ID00001",
    "PaymentId": "9",
    "Currency": "IDR",
    "RefNo": "101201943523AM",
    "Amount": "1000000",
    "ProdDesc": "Seamless Payment",
    "UserName": "techsupport",
    "UserEmail": "techsupport@ipay88.co.id",
    "UserContact": "08123456789",
    "Remark": "",
    "Lang": "UTF-8",
    "ResponseURL": "http://www.abc.com/payment/response.asp",
    "BackendURL": "http://www.abc.com/payment/backend_response.asp",
    "Signature": "Z+UgZGb9VB1268g77w23jCsOzXQ="
}
```

5 Response Format

iPay88 Indonesia send parameters via JSON as a response to Merchant. Here are some parameters as a response:

5.1 Response Parameters Seamless VA

No.	Field Name	Type (Size)	Sample	Description
			Response	
1.	Amount	Integer	100000000	The amount must not contain any decimal points, thousands separators or currency symbols. For example, Rp **1.278,00** is expressed as **127800**.
2.	AuthCode	varchar(20)		Bank's approval code
3.	Currency	varchar(5)	IDR	Only support for IDR
4.	CheckoutURL	varchar(100)	"https://sandbox.ipay88.co.id/epayment/entryv3.asp?CheckoutID=39a16424491cadfdcb506803c4d06d03e4a36c1da56d0314f81429462291d5d3&Signature=Z%2bUgZGb9VB1268g77w23jCsOzXQ%3d"	URL for redirect to iPay88 Page
5.	ErrDesc	varchar(100)		Description of error message
6.	MerchantCode	varchar(20)	ID00001	Merchant code assigned by iPay88
7.	PaymentId	Int(2)	9	Payment status description
8.	RefNo	varchar(20)	101201943523AM	Unique merchant transaction number / Order ID
9.	Remark	varchar(100)		Merchant remarks
10.	Signature	varchar(100)	/blOMHE2o39cgUhAprr9LDI7fXI=	SHA1 signature (refer to 5.2)
11.	Status	varchar(1)	6	Payment status "6" – Pending "0" – Fail
12.	TransId	varchar(30)	T0035999700	iPay88 OPSG Transaction ID
13.	xfield1	varchar(20)		To enable installment and discount payment
14.	VirtualAccountAssigned	varchar(30)	7828705123456789	Virtual account number
15.	TransactionExpiryDate	datetime(dd-mm-yyyy HH:mm)	01-10-2019 12:36	Virtual account expiration date

5.2   Response Signature

If the Merchant request is successful the response message will contain as SHA1hashed signature. The hash signature for the response is a hash of the following fields:

1. MerchantKey (Provided by iPay88 OPSG and share between iPay88 and merchant only)
2. MerchantCode
3. PaymentId
4. RefNo
5. Amount
6. Currency
7. Status

The fields must be set in the following order, (MerchantKey & MerchantCode & PaymentId & RefNo & Amount & Currency & Status)

For Example:

MerchantKey = "applekey"
MerchantCode = "ID00001"
PaymentId = "9"
RefNo = "A00000001"
Amount = "300000" (**Note**: 300000 represent amount as Rp 3.000,00)
Currency = "IDR"
Status = "6"

The hash would be calculated on the following string:
applekeyID000019A00000001300000IDR6

The resulting has signature value equals to (using SHA1 algorithm)
nA1pcMu4A2iGExomIE18oePEJxc=

To ensure the signature generated was correct, visit the link below for signature comparison.
https://payment.ipay88.co.id/epayment/testing/TestSignature.asp

5.3 Response Sample JSON

```json
{
    "Status": "6",
    "ErrDesc": "",
    "MerchantCode": "ID00001",
    "PaymentId": "9",
    "Currency": "IDR",
    "RefNo": "101201943523AM",
    "Amount": "1000000",
    "Remark": "",
    "Signature": "/blOMHE2o39cgUhAprr9LDI7fXI=",
    "xfield1": "",
    "TransId": "T0035999700",
    "AuthCode": "",
    "VirtualAccountAssigned": "7828705123456789",
    "TransactionExpiryDate": "01-10-2019 12:36",
    "CheckoutURL":
"https://sandbox.ipay88.co.id/epayment/entryv3.asp?CheckoutID=39a
16424491cadfdcb506803c4d06d03e4a36c1da56d0314f81429462291d5d3&Sig
nature=Z%2bUgZGb9VB1268g77w23jCsOzXQ%3d"
}
```