

# **iPay88 API 2.0 Technical Documentation**





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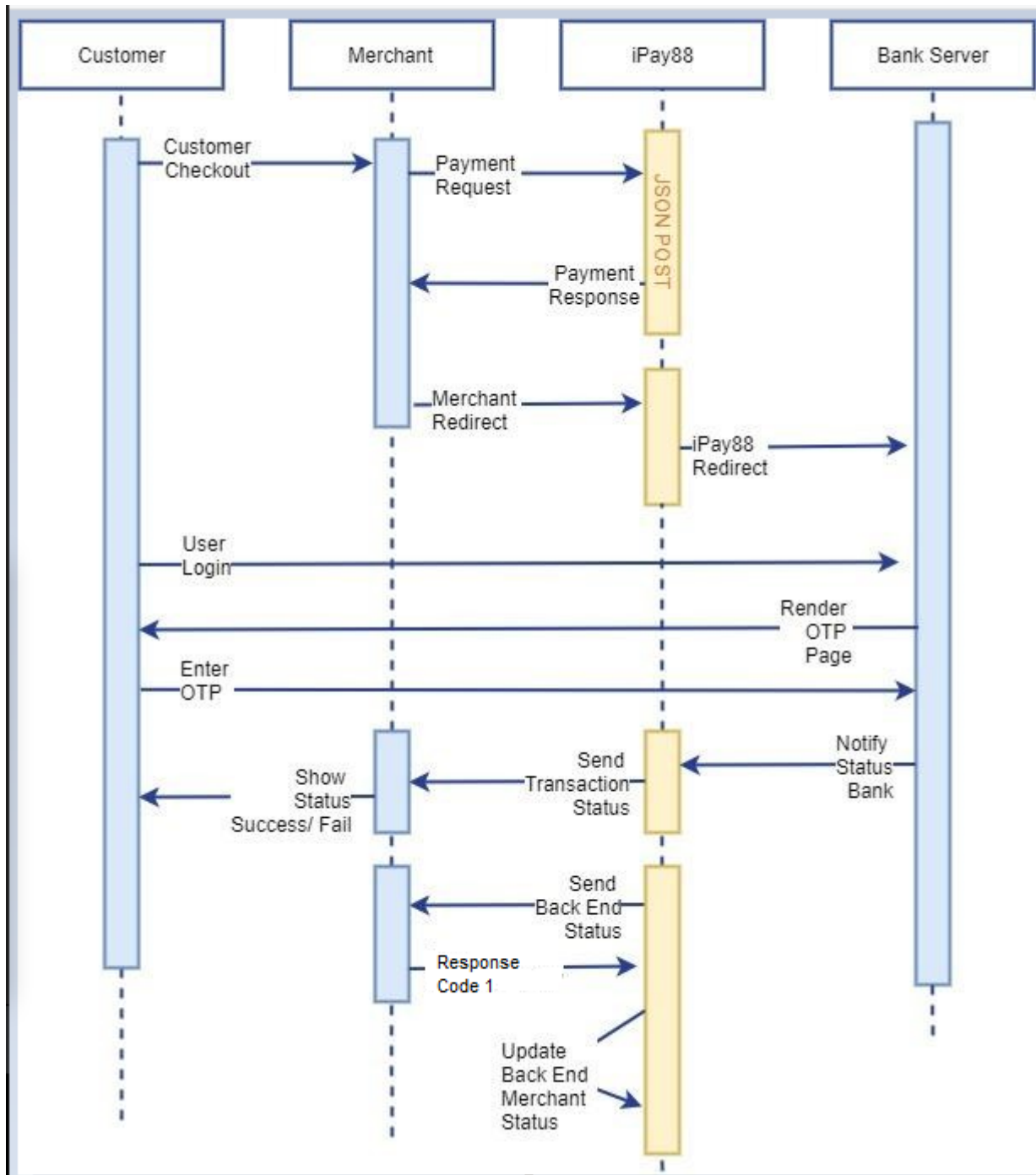
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## 1. Summary of Changes

Change Date	Author's Name	Version No.	Description
12/08/2020	Norman Indra	2.0.0	API 2
22/09/2020	Fahmi Herlambang	2.0.1	Document formatting
23/10/2020	Norman Indra	2.0.2	Remove Xfield1 from backend
12/11/2020	Norman Indra	2.0.3	Changes description
31/03/2021	Thoriq Muttaqin	2.0.4	Add KH & TH PaymentID
25/08/2021	Thoriq Muttaqin	2.0.5	Add Requery API
11/11/2021	Veronica Larasati	2.0.6	Add Payment Response, Document Formatting

## 2. Payment Flow





### 3. Payment Request

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

#### 3.1. Request Parameter

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

No.	Field Name	Type (Size)	Sample	M/O	Description
1.	ApiVersion	string(5)	2.0	M	Version API
2.	MerchantCode	string(20)	ID00001	M	Merchant code assigned by iPay88
3.	PaymentId	integer	70	M	Payment method identifier, see <a href="#">8.1</a> for the list.
4.	Currency	string(5)	IDR	M	Support to IDR, USD, THB
5.	RefNo	string(30)	920201930925AM	M	Unique merchant transaction number / Order ID
6.	Amount	integer	100000	M	The amount must only contain the exact amount without 2 digits after. For example: <b>100.50</b> is expressed as <b>100,50</b> <b>10</b> is expressed as <b>10</b> <b>0.50</b> is expressed as <b>0.50</b>
					Amount = Sum of Each transaction + Amount Of Shipping + Amount Of Discount
7.	ProdDesc	string(100)	Alat Elektronik	M	Product description
8.	UserName	string(100)	Thoriq	M	Customer name
9.	UserEmail	string(100)	thoriq@ipay88.co.id	M	Customer email for receiving receipt
10.	UserContact	string(100)	08123123123	M	User contact number
11.	RequestType	string(20)	REDIRECT	O	Request type identifier, see <a href="#">8.2</a> for the list.
12.	Remark	string(100)		O	Merchant remarks
13.	Lang	string(20)	ISO-8859-1	M	Encoding type
					ISO-8859-1



					UTF-8	Unicode
					GB2312	Chinese Simplified
					GD18030	Chinese Simplified
					BIG5	Chinese Traditional
14.	ResponseURL	string(200)	https://store.co.id/re sp.asp	M	Payment response page	
15.	BackendURL	string(200)	https://store.co.id/ba ckend.asp	M	Backend response page	
16.	Signature	string(100)		M	SHA256 signature (ex on 4.2)	
17.	FullTransactionAmount	integer	10000000	O	mandatory for BCA KlikPay	
18.	MiscFee	integer	10000000	O	for BCA KlikPay	
19.	ItemTransactions	List (n)		M	Only for installment detail with multiple product	
	1.	Id	string (50)	001	M	Product id
	2.	Name	string(100)	Smartphone	M	Name of item
	3.	Quantity	integer	2	M	Quantity of item
	4.	Amount	integer	5000	M	Amount of item product
	5.	Type	string(100)		O	Type of Product
	6.	Url	string(100)		O	URL of the product in the merchant site / platform
	7.	ImageUrl	string(256)		O	URL of the image of the product in the merchant site / platform
	8.	Tenor	string(100)		O	for BCA KlikPay
	9.	CodePlan	string(100)		O	for BCA KlikPay
	10.	MerchantId	string(100)		O	for BCA KlikPay
	11.	ParentType	string(100)	SELLER or ITEM	M	Possible values : SELLER, ITEM
	12.	ParentId	string(100)	SELLER88	M	It will correspond to the SELLER ID if the parentType is SELLER, alternatively it will correspond to the ITEM ID if the parentType is ITEM
20.	ShippingAddress				M	Shipping Address Detail
	1.	FirstName	string(100)	Recipient first name	M	Shipping FirstName
	2.	LastName	string(100)	Recipient last name	M	Shipping LastName
	3.	Address	string(100)	JL. Letjen S. Parman No 22-24	M	Shipping Address
	4.	City	string(100)	Jakarta Barat	M	Shipping City
	5.	State	string(20)	Jakarta	M	Shipping State
	6.	PostalCode	string(20)	11480	M	Shipping Postal Code
	7.	Phone	string(20)	08788888888	M	Shipping Phone
	8.	CountryCode	string(20)	ID	M	Shipping Country Code
21.	BillingAddress				M	Billing Address detail



	1.	FirstName	string(100)	Customer first name	M	Billing FirstName
	2.	LastName	string(100)	Customer last name	M	Billing LastName
	3.	Address	string(100)	JL. Letjen S. Parman No 22-24	M	Billing Address
	4.	City	string(100)	Jakarta Barat	M	Billing City
	5.	State	string(20)	Jakarta	M	Billing State
	6.	PostalCode	string(20)	11480	M	Billing Postal Code
	7.	Phone	string(20)	08788888888	M	Billing Phone
	8.	CountryCode	string(20)	ID	M	Billing Country Code
22.	Sellers		List (n)		M	Only For Seller Detail
	1.	Id	string(100)	Your-seller-id	M	Seller's ID
	2.	Name	string(100)	Your-seller-name	M	Seller's Name
	3.	SelleridNumber	string(100)	Your-seller-id-number	M	Seller's identifier number (KTP / SIM / etc)
	4.	Email	string(100)	seller@ipay88.co.id	M	Seller's Email
	5.	Address			M	Seller's Shop
		1.	FirstName	string(100)	M	Seller's Shop FirstName
		2.	LastName	string(100)	M	Seller's Shop LastName
		3.	Address	string(100)	M	Seller's Shop Address
		4.	City	string(100)	M	Seller's Shop City
		5.	State	string(100)	M	Seller's Shop State
		6.	PostalCode	string(6)	M	Seller's Shop Postal Code
		7.	Phone	string(20)	M	Seller's Shop Phone
		8.	CountryCode	string(16)	M	Seller's Shop Country Code
23.	SettingField		List (n)			
	1.	Name	string(100)	TenorInstallment	O	For other : example installment
	2.	Value	string(100)	3	O	For other : example installment





### 3.2. Request Signature

This signature must be included in the request of every transaction than encrypted using SHA256. 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 (Provided by iPay88 OPSG and share between iPay88 and merchant only)
3. RefNo
4. Amount
5. Currency

The fields must set in the following order:

**|| MerchantKey || MerchantCode || RefNo || Amount || Currency ||**

#### **Example:**

MerchantKey = "apple"

MerchantCode = "ID00001"

RefNo = "A00000001"

Amount = "3000" (Note: 3000 represent amount as Rp 3.000)

Currency = "IDR"

The hash would be calculated on the following string:

**||Apple||ID00001||A00000001||3000||IDR||**

The resulting has signature value equals to (using SHA256 algorithm):

**3ee767e49d29c46b6187db2fe511287ccd986e874a057fa2e1bb222442b68f63**

To ensure the signature generated was correct, visit the link below for signature comparison.

<https://payment.ipay88.co.id/epayment/testing/TestSignaturev2.asp>

### Signature Sample Code

PHP :

```
<?php
echo hash('sha256', "||" . MerchantKey . "||" . MerchantCode . "||" . RefNo . "||" . Amount . "||" . Currency
. "||");
?>
```

JAVA :

```
String sha256hex = org.apache.commons.codec.digest.DigestUtils.sha256Hex("||" + MerchantKey + "||"
+ MerchantCode + "||" + RefNo + "||" + Amount + "||" + Currency + "||" );
```



### 3.3. Request Sample

```
{
  "APIVersion": "2.0",
  "MerchantCode": "ID00001",
  "PaymentId": "71",
  "Currency": "IDR",
  "RefNo": "10182019103003AM",
  "Amount": "500000",
  "ProdDesc": "Alat Elektronik",
  "RequestType": "Seamless",
  "UserName": "Technical Support",
  "UserEmail": "techsupp@ipay88.co.id",
  "UserContact": "081234567890",
  "Remark": "",
  "Lang": "iso-8859-1",
  "ResponseURL": "https://sandbox.ipay88.co.id/epayment/fujipaystatusv2.asp",
  "BackendURL": "http://sandbox.ipay88.co.id/ePayment/testing/RequestForm_savetemp.asp",
  "Signature": "b469c7da241554364e55b65ca807ffc501bdf981126c248c636ac9e38592fc12",
  "ItemTransactions": [
    {
      "Id": "00001",
      "Name": "Smartphone Wireless Charger",
      "Quantity": "1",
      "Amount": "300000",
      "ParentType": "SELLER",
      "ParentId": "SELLER123"
    },
    {
      "Id": "00002",
      "Name": "Powerbank 10000maH",
      "Quantity": "1",
      "Amount": "200000",
      "ParentType": "SELLER",
      "ParentId": "SELLER456"
    },
    {
      "Id": "shippingfee",
      "Name": "Shipping Fee",
      "Quantity": "1",
      "Amount": "5000"
    },
    {
      "Id": "discount",
      "Name": "Discount",
      "Quantity": "1",
      "Amount": "5000"
    }
  ],
  "ShippingAddress": {
    "FirstName": "Techsupp",
```

```
"LastName": "Alpha",
"Address": "Jl. Test Blok R No.1",
"City": "Jakarta",
"State": "DKI Jakarta",
"PostalCode": "18800",
"Phone": "08123456789",
"CountryCode": "1"
},
"BillingAddress": {
  "FirstName": "Techsupp",
  "LastName": "Alpha",
  "Address": "Jl. Test Blok R No.1",
  "City": "Jakarta",
  "State": "DKI Jakarta",
  "PostalCode": "18800",
  "Phone": "08123456789",
  "CountryCode": "1"
},
"Sellers": [
  {
    "Id": "SELLER123",
    "Name": "Sellername",
    "LegalId": "3274011001900001",
    "SellerIdNumber": null,
    "Email": "sellername@gmail.com",
    "Url": "www.sunrise.com",
    "address": {
      "FirstName": "Seller",
      "LastName": "Alpha",
      "Address": "Jalan Tentara Pelajar no 49",
      "City": "Jakarta Utara",
      "State": "DKI Jakarta",
      "PostalCode": "12960",
      "Phone": "08123456789",
      "CountryCode": "IDN"
    }
  },
  {
    "Id": "SELLER456",
    "Name": "Sellername B",
    "LegalId": "3173021507910004",
    "SellerIdNumber": null,
    "Email": "sellernameb@gmail.com",
    "Url": "www.tokobagus.com",
    "address": {
      "FirstName": "Seller",
      "LastName": "Beta",
      "Address": "Jalan Krici raya IX",
      "City": "Jakarta Selatan",
      "State": "DKI Jakarta",
      "PostalCode": "12960",
```



```
        "Phone": "08123456789",
        "CountryCode": "IDN"
    }
}
],
"SettingField": [
    {
        "Name": "TenorInstallment",
        "Value": "3"
    }
]
}
```



### 3.4. Response Format

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

No.	Field Name	Type	Sample	Description
1.	RefNo	string	720201745653AM	Unique merchant transaction number / Order ID
2.	Signature	string	b469c7da241554364e55b65ca807ffc501bdf981126c248c636ac9e38592fc12	Signature generated with sha256 (see 4.2)
3.	VirtualAccountAssigned	string	IDR	Virtual Account number
4.	TransactionExpiryDate	string	18-08-2020 07:57	Expired date for Virtual Account (DD-MM-YYYY HH:MM)
5.	CheckoutID	string	T0036521900	iPay88 OPSG Transaction ID
6.	Code	string	"1" – Payment Request Received "0" – Fail	Transaction Status
7.	Message	string	Data received	Transaction Message

### 3.5. Response Sample

```
{
  "RefNo": "10182019103003AM",
  "Signature": "b469c7da241554364e55b65ca807ffc501bdf981126c248c636ac9e38592fc12",
  "CheckoutID": "3acf947c2e40b975d07d60906aff9ef832357ba573b933faa007140d84492cb2",
  "Code": "1",
  "Message": "CheckoutURL generated"
}
```



## 4. Payment Redirect

After getting a response from iPay88, merchants need to redirect using form method post using CheckoutID from the payment response.

1	Sandbox	https://sandbox.ipay88.co.id/PG/
2	Production	https://payment.ipay88.co.id/PG/

### 4.1. Payment Redirect Parameter

No.	Field Name	Type (Size)	Sample	Description
1.	CheckoutID	string(20)	3acf947c2e40b975d07d60906af f9ef832357ba573b933faa00714 0d84492cb2	Unique ID iPay88 generated from payment response
2.	Signature	integer	b469c7da241554364e55b65ca8 07ffc501bdf981126c248c636ac9 e38592fc12	Signature generated with sha256 (see 4.2)

### 4.2. Payment Redirect Sample

```
<form method="POST" name="redirect" action="{redirect url}">  
  <input type="hidden" name="CheckoutID" value="{CheckoutID}" />  
  <input type="hidden" name="Signature" value="{Signature}" />  
</form>  
<script language=javascript>  
  document.redirect.submit();  
</script>
```



## 5. Payment Response

HTTPS POST redirect response to **responseURL** (refer to [3.1](#) No. 14) from iPay88 OPSG after performing payment.

No.	Field Name	Type (Size)	Sample	Description
1.	MerchantCode	string(20)	ID00001	Merchant code assigned by iPay88
2.	RefNo	string(30)	920201930925AM	Unique merchant transaction number / Order ID

### 5.1. Payment Response Sample

ASP:

```
<%  
MerchantCode = Request.Form("MerchantCode")  
RefNo = Request.Form("RefNo")  
%>  
<Add your programming code here>
```

PHP:

```
<?PHP  
$merchantcode = $_REQUEST["MerchantCode"];  
$refno = $_REQUEST["RefNo"];  
PHP?>  
<Add your programming code here>
```



## 6. BackendPost

Backendpost will be sent after a user payment attempt using method POST with type application/json. iPay88 will send a backendpost with 3 times retry until merchant response with Code 1.

### 6.1. BackendPost Parameter

No.	Field Name	Type	Description
1.	MerchantCode	string	Merchant code assigned by iPay88
2.	PaymentID	string	Payment method identifier
3.	Refno	string	Merchant Reference Number
4.	Amount	number	Transaction Amount, with .00
5.	Currency	string	Transaction Currency
6.	Remark	string	Additional Value
7.	TransId	string	iPay88 transaction ID
8.	AuthCode	string	Code from Bank
9	TransactionStatus	string	Transaction Status "1" – Success "0" – Fail "6" – Pending (Only available for ATM Transfer payment)
10.	ErrDesc	string	Transaction Error Description
11.	Signature	string	Signature generated using sha1
12.	PaymentDate	string	Transaction Date





## 6.2. BackendPost Signature

This signature must be included in the request of every transaction than encrypted using SHA256. 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 (Provided by iPay88 OPSG and share between iPay88 and merchant only)
3. PaymentID (see [8.1](#) for the list)
4. RefNo
5. Amount
6. Currency
7. TransactionStatus (the status of transaction, can be obtain from iPay88)

The fields must set in the following order:

**|| merchantkey || MerchantCode || PaymentId || RefNo || Amount || Currency || PaymentStatus ||**

### **Example:**

MerchantKey = "apple"

MerchantCode = "ID00001"

PaymentID = "1"

RefNo = "A00000001"

Amount = "3000.47" (Note: 3000.47 represent amount as Rp 3.000,47)

Currency = "IDR"

PaymentStatus = "1"

The hash would be calculated on the following string:

**||apple||ID00001||1||A00000001||3000.47||IDR||1||**

The resulting has signature value equals to (using SHA256 algorithm):

**ed14e9c0373a1e1f887c29929fd8d063a402f6b1924d78df0763e03bae025ee0**

To ensure the signature generated was correct, visit the link below for signature comparison

<https://payment.ipay88.co.id/epayment/testing/TestSignaturev2.asp>



## BackendPost Signature Sample Code

PHP :

```
<?php  
echo hash('sha256', "|" . MerchantKey . "|" . MerchantCode . "|" . PaymentId . "|" . RefNo . "|" .  
Amount . "|" . Currency . "|" . PaymentStatus . "|");  
?>
```

JAVA :

```
String sha256hex = org.apache.commons.codec.digest.DigestUtils.sha256Hex("|" + MerchantKey +  
|" + MerchantCode + "|" + PaymentId + "|" + RefNo + "|" + Amount + "|" + Currency + "|" +  
PaymentStatus + "|");
```



### 6.3. BackendPost Sample

```
{
  "MerchantCode": "ID00001",
  "PaymentId": "1",
  "RefNo": "49202082951AM",
  "Amount": "3000.47",
  "Currency": "IDR",
  "Remark": "",
  "TransId": "T0041414200",
  "AuthCode": "494320",
  "Status": "1",
  "ErrDesc": "",
  "Signature": "e874f0e14f2a356c5612fd1c767d4a1b4857a329bedd8361fbb7623aa8991de6",
  "IssuerBank": "PT. BANK CENTRAL ASIA TBK",
  "PaymentDate": "09-04-2020 15:30"
}
```



#### 6.4. BackendPost Response

Merchant must respond with a specific value of backendpost that being sent to merchant BackendURL.

No.	Field Name	Type	Description	
1.	Code	string	0 for Failed, 1 for Success	
2.	Message			
	1.	Indonesia	string	Message in Indonesia
	2.	English	string	Message in English

#### 6.5. BackendPost Response Sample

```
{
  "Code": "1"
  "Message":
  {
    "English": "Status Received",
    "Indonesian": "Pembayaran diterima"
  }
}
```



## 7. Requery Payment Status

1	Sandbox	<a href="https://sandbox.ipay88.co.id/epayment/enquiry.asp">https://sandbox.ipay88.co.id/epayment/enquiry.asp</a>
2	Production	<a href="https://payment.ipay88.co.id/epayment/enquiry.asp">https://payment.ipay88.co.id/epayment/enquiry.asp</a>

### 7.1. Request Parameter

Merchant HTTPS POST requery payment status parameters to iPay88 OPSG.

Field Name	Type (Size)	M/O	Description
MerchantCode	string(20)	M	Merchant Code assigned by iPay88
RefNo	string(30)	M	Unique merchant transaction number / Order ID
Amount	integer	M	The amount must contain 2 digits after as decimals For example: <b>100.50</b> is expressed as <b>100,50</b> <b>10</b> is expressed as <b>10,00</b> <b>0.50</b> is expressed as <b>0,50</b>

#### Legend:

M: Mandatory field

O: Optional field, value can be empty but parameter must exist



## 7.2. Requery Sample

ASP:

```
<%  
Function SendToiPayInq(byval MerchantCode, byval RefNo, byval Amount)  
    Dim TryNo, thenQString, URL, strReturn  
    TryNo = 0  
    QString = "MerchantCode=" & MerchantCode & "&RefNo=" & RefNo & _  
    "&Amount=" & Amount  
    URL = "https://payment.ipay88.co.id/epayment/enquiry.asp"  
    On Error Resume Next  
    Do  
        Set xobj = Server.CreateObject ("Msxml2.ServerXMLHTTP.3.0")  
        xobj.setTimeouts 30000, 60000, 60000, 60000  
        xobj.open "POST", URL, false  
        xobj.setRequestHeader "Content-Type", "application/x-www-form-urlencoded"  
        xobj.send QString  
        TryNo = TryNo + 1  
    Loop While xobj.status <> 200 and TryNo < 3  
    If xobj.status <> 200 Then  
        SendToiPayInq = Err.Description & "(" & Err.Number & ")"  
    Else  
        SendToiPayInq = xobj.responseText  
    End If  
    set xobj = nothing  
End Function  
>%
```



PHP:

```
<?PHP
function Requery($MerchantCode, $RefNo, $Amount)
{
    $query = "https://payment.ipay88.co.id/epayment/enquiry.asp?MerchantCode=" .
$MerchantCode . "&RefNo=" . $RefNo . "&Amount=" . $Amount;
    $url = parse_url($query);
    $host = $url["host"];
    $path = $url["path"] . "?" . $url["query"];
    $timeout = 1;
    $fp = fsockopen($host, 443, $errno, $errstr, $timeout);
    if ($fp)
    {
        fputs($fp, "GET $path HTTP/1.0\nHost: " . $host . "\n\n");
        while (!feof($fp))
        {
            $buf .= fgets($fp, 128);
        }
        $lines = split("\n", $buf);
        $Result = $lines[count($lines) - 1];
        fclose($fp);
    }
    else
    {
        # enter error handling code here
    }
    return $Result;
}
?>
```



### 7.3. Response Format

Below is iPay88 requery response parameter:

<b>Response iPay88 OPSG</b>	<b>Description</b>
00	Successful payment
Invalid parameters	Parameters pass in incorrect
Record not found	Cannot found the record
Incorrect amount	Amount different
Payment fail	Payment fail
Payment Pending	Payment is pending and need customer to pay at the ATM Machine
Payment In Progress	Payment is not paid yet or idle on iPay88 payment page or Bank page



## 8. References

### 8.1. Payment Method List

#### Credit Card

PaymentID	Name	Currency	Remark
52	Credit Card (BCA)	IDR	
35	Credit Card (BRI)	IDR	
48	Credit Card (BRI 2D)	IDR	2D Payment
42	Credit Card (CIMB)	IDR	
56	Credit Card (CIMB Authorization)	IDR	PreAuth Payment
34	Credit Card (CIMB IPG)	IDR	
44	Credit Card (CIMB IPG 2D)	IDR	2D Payment
45	Credit Card (Danamon)	IDR	
49	Credit Card (GPN)	IDR	
53	Credit Card (Mandiri)	IDR	
43	Credit Card (Maybank)	IDR	
54	Credit Card (UnionPay)	IDR	
46	Credit Card (UOB)	IDR	

#### Online Banking

PaymentID	Name	Currency	Remark
8	BCA KlikPay	IDR	
11	CIMB Clicks	IDR	
14	Muamalat IB	IDR	
23	Danamon Online Banking	IDR	

### Virtual Account

PaymentID	Name	Currency	Remark
9	Maybank VA	IDR	
31	Permata VA	IDR	
17	Mandiri VA	IDR	
25	BCA VA	IDR	
61	BRI VA	IDR	
26	BNI VA	IDR	

### E-Wallet

PaymentID	Name	Currency	Remark
63	OVO	IDR	
77	DANA	IDR	
13	LinkAja	IDR	
75	ShopeePay	IDR	
78	Nobu Bank QRIS	IDR	

### Others

PaymentID	Name	Currency	Remark
6	Paypal	USD	
60	Alfamart	IDR	
65	Indomaret	IDR	
71	Akulaku	IDR	
70	Indodana	IDR	
55	Kredivo	IDR	



### Cambodia Online Banking

PaymentID	Name	Currency	Remark
2003	Aceda Xpay	USD	
2238	Chip Mong Bank	USD	
2235	E-Wings Online Web	USD	
2011	Pi Pay	USD	
2009	Metfone eMoney	USD	

### Thailand Online Banking

PaymentID	Name	Currency	Remark
3081	KBank	THB	
3069	BBL	THB	
3001	BAY	THB	
3003	SCB	THB	
3088	Prompt Pay QR	THB	
3082	Line Pay	THB	

### 8.2. Request Type List

Request Type	Description
REDIRECT	Default method using checkout form
SEAMLESS	Seamless method using API