

iPay88 API v2.1.0

Technical Documentation



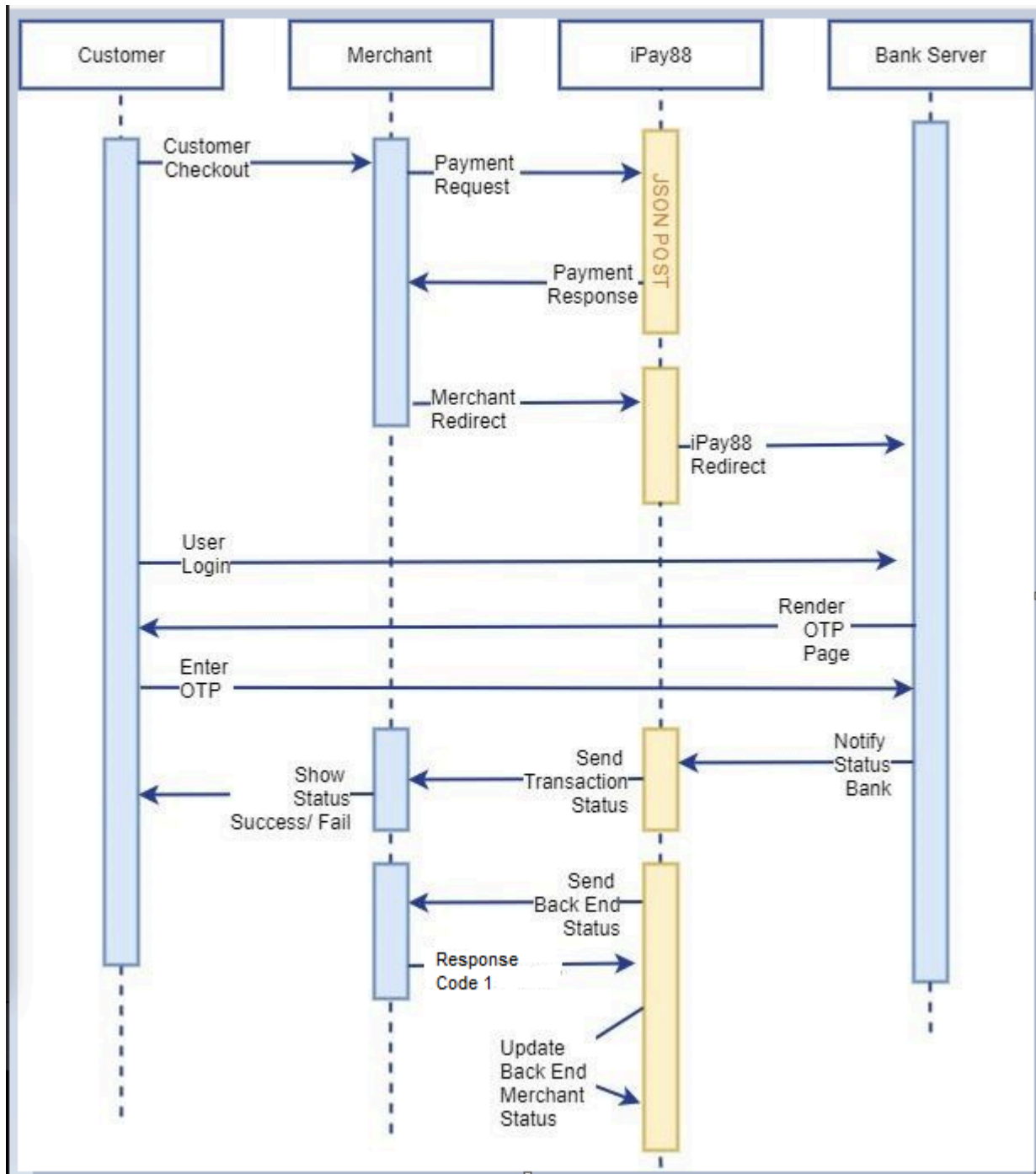
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Summary of Changes

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	Additional KH & TH PaymentID
25/08/2021	Thoriq Muttaqin	2.0.5	Additional Requery API
11/11/2021	Veronica Larasati	2.0.6	Additional Payment Response
14/01/2022	Veronica Larasati	2.0.7	Additional MY PaymentID, E-Wallet & Online Banking
24/02/2022	Veronica Larasati	2.0.8	Update BackendPost Sample
11/03/2022	Veronica Larasati	2.0.9	Update Payment Method List
22/08/2022	Veronica Larasati	2.0.10	Payment Request and BackendPost Parameter Update Payment Method List
22/11/2022	Veronica Larasati	2.0.11	Update Backendpost Signature Sample Code Add new PaymentID ID Online Banking (Jenius Pay) Add Security Control
27/10/2023	Veronica Larasati	2.0.12	Add new Payment Request (Response Sample) Response Sample Virtual Account, QRIS
15/07/2024	Thoriq Muttaqin	2.0.13	Additional SettingField for VA, QRIS Additional QRIS Static payment method Remove regional payment method & currency
03/09/2024	Thoriq Muttaqin	2.0.13	Simplify Docs, Remove non IDR payment method
05/11/2024	Thoriq Muttaqin	2.1.0	Additional VA Static, update TechDocs v2.1

1. Payment Flow



2. Security Control

To enhance security, please go through the following steps at the merchant's payment status receiving page (Response URL):

- Check the HTTP_REFERER value is from <https://payment.ipay88.co.id> (only applicable if the merchant web site is working with SSL Certificate).
- Check the payment amount from iPay88 OPSG matches yours.
- Compare the Signature from iPay88 OPSG with your own generated Signature.

Data Integrity and Security using Hash Signature

SHA256 hash is a security feature that enables your script to identify the results of a transaction are actually from the appropriate authorization source and also for iPay88 OPSG to ensure the integrity of data received on a transaction request.

Using the SHA256 algorithm, a unique signature or fingerprint of the transaction can be created. This mathematical algorithm used to construct this signature is designed in such a way that any change to the information used in the calculation of the signature will cause a completely different signature to be created.

Also, the information used in the calculation of the signature cannot be discovered through any analysis of the signature itself.

This is done by using information from your account. Every transaction that is processed through the system has a corresponding hash signature of the transaction created during the transaction process.

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 OPSG. 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	string(4)	70	M	Payment method identifier, see References for the list.
4.	Currency	string(5)	IDR	M	Support IDR only
5.	RefNo	string(30)	920201930925AM	M	Unique merchant transaction number / Order ID
6.	Amount	decimal	100000	M	<p>The amount must only contain the exact amount without 2 digits after. For example: 100.50 is expressed as 100,50 10 is expressed as 10 0.50 is expressed as 0.50</p> <p>Amount = Sum of Each transaction + Amount Of Shipping + Amount Of Discount</p>
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	<p>User contact number. Can be used for Static VA format: Prefix (generate by Bank/Principle) + Phone No. example: Prefix 2112 Phone No 08123123123 VA Number 21128123123123 see Virtual Account Static List for VA payment methods that provide Static VA</p>

11.	RequestType	string(20)	REDIRECT	O	Request type identifier, see Request Type List for the list.	
12.	Remark	string(100)		O	Merchant remarks	
13.	Lang	string(20)	ISO-8859-1	M	Encoding type	
					ISO-8859-1	English
					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	
17.	FullTransactionAmount	decimal	10000000	O	mandatory for BCA KlikPay	
18.	MiscFee	decimal	10000000	O	for BCA KlikPay	
19.	xfield1	string(200)		O	To enable installment and discount payment.	
20.	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	
21.	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	
22.	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	
23.	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.	URL	string(100)	www.sunrise.com	M	Seller's Website	
	6.	Address			M	Seller's Shop	
		1.	FirstName	string(100)	Seller First name	M	Seller's Shop FirstName
		2.	LastName	string(100)	Seller Last Name	M	Seller's Shop LastName
		3.	Address	string(100)	JL. Letjen S. Parman No. 22-24	M	Seller's Shop Address
		4.	City	string(100)	DKI Jakarta	M	Seller's Shop City
		5.	State	string(100)	Jakarta Barat	M	Seller's Shop State
		6.	PostalCode	string(6)	11480	M	Seller's Shop Postal Code
		7.	Phone	string(20)	08788888888	M	Seller's Shop Phone
		8.	CountryCode	string(16)	ID	M	Seller's Shop Country Code
24.	SettingField		List (n)				
	1.	Name	string(100)	TenorInstallment, or NoStaticVA	O	for other : example installment or static virtual account	



	2.	Value	string(100)		O	For other : example installment
--	----	-------	-------------	--	---	---------------------------------

SettingField List

Name	Value	Description
TenorInstallment	3/6/12	The length of time (month) that will be taken by the customer or borrower to repay the loan along with the interest
NoStaticVA	1234567	
TerminalID	A01	Only available on QRIS Static for registered merchant Terminal ID
EmailNotification	merchantemail,customeremail	merchantemail,customeremail : enable send email to both merchant and customer customeremail : enable send email to customer only merchantemail : enable send email to merchant only disabled : disable send email to both merchant and customer not send parameter : using default send email settings from iPay88 OPSG

3.2. Request Signature

This signature must be included in the request of every transaction then 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 OPSG 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	920201930925AM	Unique merchant transaction number / Order ID
2.	Signature	string	b469c7da241554364e55b65ca807ffc501bdf981126c248c636ac9e38592fc12	Signature generated with sha256 (see Request Signature)
3.	VirtualAccountAssigned	string	00001234561226610016ID.CO.SHOPEE.WWW01189360091800202690420208202690420303UMI522233123455360540820000.005802ID5920iPay88DummyStore-web6015KOTA JAKARTA PU61051021062150511T03152635123T4C5F11	Virtual Account Number dan QRIS Content. For QRIS Static, iPay88 will return the same response for registered TerminalID and MerchantCode.
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": "920201930925AM",
  "Signature": "b469c7da241554364e55b65ca807ffc501bdf981126c248c636ac9e38592fc12",
  "CheckoutID": "T0036521900",
  "Code": "1",
  "Message": "CheckoutURL generated"
}
```

3.6. Response Sample (Virtual Account)

```
{
  "RefNo": "10182019103003AM",
  "Signature": "b469c7da241554364e55b65ca807ffc501bdf981126c248c636ac9e38592fc12",
  "VirtualAccountAssigned": "21128123123123",
  "TransactionExpiryDate": "18-08-2020 07:57",
  "CheckoutID": "T0036521900",
  "Code": "1",
  "Message": "CheckoutURL generated"
}
```

3.7. Response Sample (QRIS)

```
{  
  "RefNo": "920201930911AM",  
  "Signature": "6f7a5e4386438adf494feecbdc582d9c81e69e2e5fae747fe9a7dc98ef9fe7f1",  
  "VirtualAccountAssigned":  
  "00001234561226610016ID.CO.SHOPEE.WWW01189360091800202690420208202690420303UMI52  
  2233123455360540820000.005802ID5920iPay88DummyStore-web6015KOTA JAKARTA  
  PU61051021062150511T03152635123T4C5F11",  
  "CheckoutID": "5da812906e2bc26babf28e957c918468d87d34f021cad66e6b65c73f9276331",  
  "Code": "1",  
  "Message": "CheckoutURL generated"  
}
```

4. Payment Redirect

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

Sandbox	https://sandbox.ipay88.co.id/PG/
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 Request Signature)

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.

For QRIS Static Integration you need to register the merchant BackendURL to the iPay88 OPSG in order to receive callback notification.

6.1. BackendPost Parameter

No.	Field Name	Type	Description	
1.	MerchantCode	string	Merchant code assigned by iPay88 OPSG	
2.	PaymentID	string	Payment method identifier	
3.	Refno	string	Merchant Reference Number	
4.	Amount	string	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 sha256	
12.	PaymentDate	string	Transaction Date	
13	QRISResponse		only available on QRIS Static	
	1.	RRN	string	Unique number generated by QRIS issuer
	2.	TID	string	Registered merchant terminal ID

6.2. BackendPost Signature

This signature must be included in the request of every transaction then 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 [References](#) for the list)
4. RefNo
5. Amount
6. Currency



7. TransactionStatus (the status of transaction can be obtained from iPay88 OPSG)

The fields must set in the following order:

|| merchantkey || MerchantCode || PaymentId || RefNo || Amount || Currency || TransactionStatus ||

Example:

MerchantKey = "apple"

MerchantCode = "ID00001"

PaymentID = "1"

RefNo = "A00000001"

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

Currency = "IDR"

TransactionStatus = "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 . "||" . TransactionStatus . "||" );
?>
```

JAVA :

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

6.3. BackendPost Sample

```

{
  "MerchantCode": "ID00001",
  "PaymentId": "41",
  "RefNo": "224202234712AM",
  "Amount": "30000.00",
  "Currency": "IDR",
  "Remark": "",
  "TransId": "T0057525100",
  "AuthCode": "496441",
  "TransactionStatus": "1",
  "ErrDesc": "",
  "Signature": "8f77ece4585bd071aa2316aed09ebf85109cddb2d75f7a5e58cc5c5275d4eae",
  "IssuerBank": "PT. BANK CENTRAL ASIA TBK",
  "PaymentDate": "24-02-2022 10:48",
  "Xfield1": "",
  "DCCConversionRate": "0",
  "OriginalAmount": "0",
  "OriginalCurrency": "",
  "SettlementAmount": "0",
  "SettlementCurrency": "",
  "Binbank": "400000"
}
    
```

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	https://sandbox.ipay88.co.id/epayment/enquiry.asp
2	Production	https://payment.ipay88.co.id/epayment/enquiry.asp

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	decimal	M	The amount must contain 2 digits after as decimals For example: 100.50 is expressed as 100,50 10 is expressed as 10,00 0.50 is expressed as 0,50

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:

Response iPay88 OPSG	Description
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

Credit/Debit Card

PaymentID	Name	Currency	Remark
52	Credit Card (BCA)	IDR	
35	Credit Card (BRI)	IDR	
48	Credit Card (BRI 2D)	IDR	
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	
45	Credit Card (Danamon)	IDR	
49	Debit Card (GPN)	IDR	
54	Credit Card (UnionPay)	IDR	

Online Banking

PaymentID	Name	Currency	Remark
11	CIMB Clicks	IDR	
23	D-Bank Pro	IDR	
80	Jenius Pay	IDR	

Virtual Account

PaymentID	Name	Currency	Remark
11	CIMB Clicks	IDR	
23	D-Bank Pro	IDR	
80	Jenius Pay	IDR	

Virtual Account Static

PaymentID	Name	Currency	Remark	Available Seamless
140	BCA VA	IDR		Yes
61	BRI VA	IDR		Yes
119	Mandiri VA	IDR		Yes
9	Maybank VA	IDR		Yes
112	Permata VA	IDR		Yes

E-Wallet

PaymentID	Name	Currency	Remark
63	OVO	IDR	
77	DANA	IDR	
13	LinkAja	IDR	
76	ShopeePay JumpApp	IDR	

QRIS

PaymentID	Name	Currency	Remark
120	QRIS	IDR	
141	Nobu QRIS Static	IDR	

Over the Counter

PaymentID	Name	Currency	Remark
60	Alfamart	IDR	
65	Indomaret	IDR	

Online Credit

PaymentID	Name	Currency	Remark
71	Akulaku	IDR	
70	Indodana	IDR	
55	Kredivo	IDR	

8.2. Request Type List

Request Type	Description
REDIRECT	Default method using checkout form
SEAMLESS	Seamless method using API
QRCustomerScan	Seamless method for QR customer scan payment

8.3. Currency

Currency	Description
IDR	Indonesia Rupiah