






Direct Server API
(Version 1.6.8)

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	RAZER MERCHANT SERVICES
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	<p>Developer Platforms</p> <p> https://github.com/RazerMerchantServices Mobile XDK, seamless and inpage checkout, and many shopping carts payment plugin/module/addon/extension are available </p>

Revision History

Date	Version	Author(s)	Description
17/03/2017	1.4.0	tekjau	Standardize all channel value to UPPERCASE and identical for both request and response and introduce versioning in URL, with latest version
03/09/2018	1.4.1	Hairi	Adding subMerchantID parameter for payment partner
04/11/2018	1.4.2	Hairi	Adding DirectDebit e-Mandate (DDA)
13/03/2019	1.4.3	Pik Yin	Adding TH DTB
01/07/2019	1.4.4	tekjau	Adding Razer Cash @ 99 Speedmart
05/07/2019	1.4.5	tekjau	Adding Razer Pay (e-wallet for MY/SG)
28/08/2020	1.4.6	Chen Yaau	Adding Thailand Credit Card channel.
16/10/2020	1.4.7	Chen Yaau	Adding optional parameters userAgent and appDeeplink.
27/10/2020	1.4.8	Adryn	Adding Razer Cash TH
24/11/2020	1.4.9	Khee Chieng	Adding Razer Cash @ KK Mart
23/12/2020	1.5.0	Shang Qin	Updating Malaysia CC channel
07/01/2021	1.5.1	Chen Yaau	Adding ShopeePay (e-wallet for MY)
02/04/2021	1.5.2	Firdaus Shukor	Adding new eNETS integration
07/04/2021	1.5.3	Firdaus Shukor	Adding FPX Agrobank
23/07/2021	1.5.4	Huey Fen	Adding Singapore PayNow
24/08/2021	1.5.5	TJ	Replace FQDN with Razer's domain
27/08/2021	1.5.6	Chen Yaau	Adding Installment channel details
28/09/2021	1.5.7	Huey Fen	Adding UnionPay
03/11/2021	1.5.8	Firdaus	Adding Crypto TripleA
22/11/2021	1.5.9	Suk Wah	Adding IOU Pay (BNPL)
14/12/2021	1.6.0	Safwan	Adding RPP DuitNowand Alipay+
22/02/2022	1.6.1	Firdaus	Adding LinePay TH

Cont. Revision History

21/04/2022	1.6.2	Adryn	Adding Direct Card Scheme Channel
22/04/2022	1.6.3	Azzatul	Adding Atome, GCash
05/05/2022	1.6.4	Choo Yao Song	Adding 9PAY
07/06/2022	1.6.5	CY	Adding Alipay+ supported wallet, TNG MiniApp
15/06/2022	1.6.6	Firdaus	Adding DOKU ID
25/07/2022	1.6.7	Adryn	Adding Worldwide Card Channel
09/08/2022	1.6.8	SQ	Adding Apple Pay

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Introduction

Direct Server API (previously known as Seamless Payment API) allows merchants to initiate payment requests through post data. Merchant will redirect the customer/user based on the url response back to the merchant site. Merchant will be required to initiate direct status inquiry once user redirects from channel to merchant application.

If a merchant is to obtain credit card data directly from the buyer (not entering on bank or the payment gateway hosted page or URL), then the merchant must be PCI-DSS compliant in order to proceed. Otherwise assessment fee might be imposed by the brands, i.e. Visa or MasterCard.

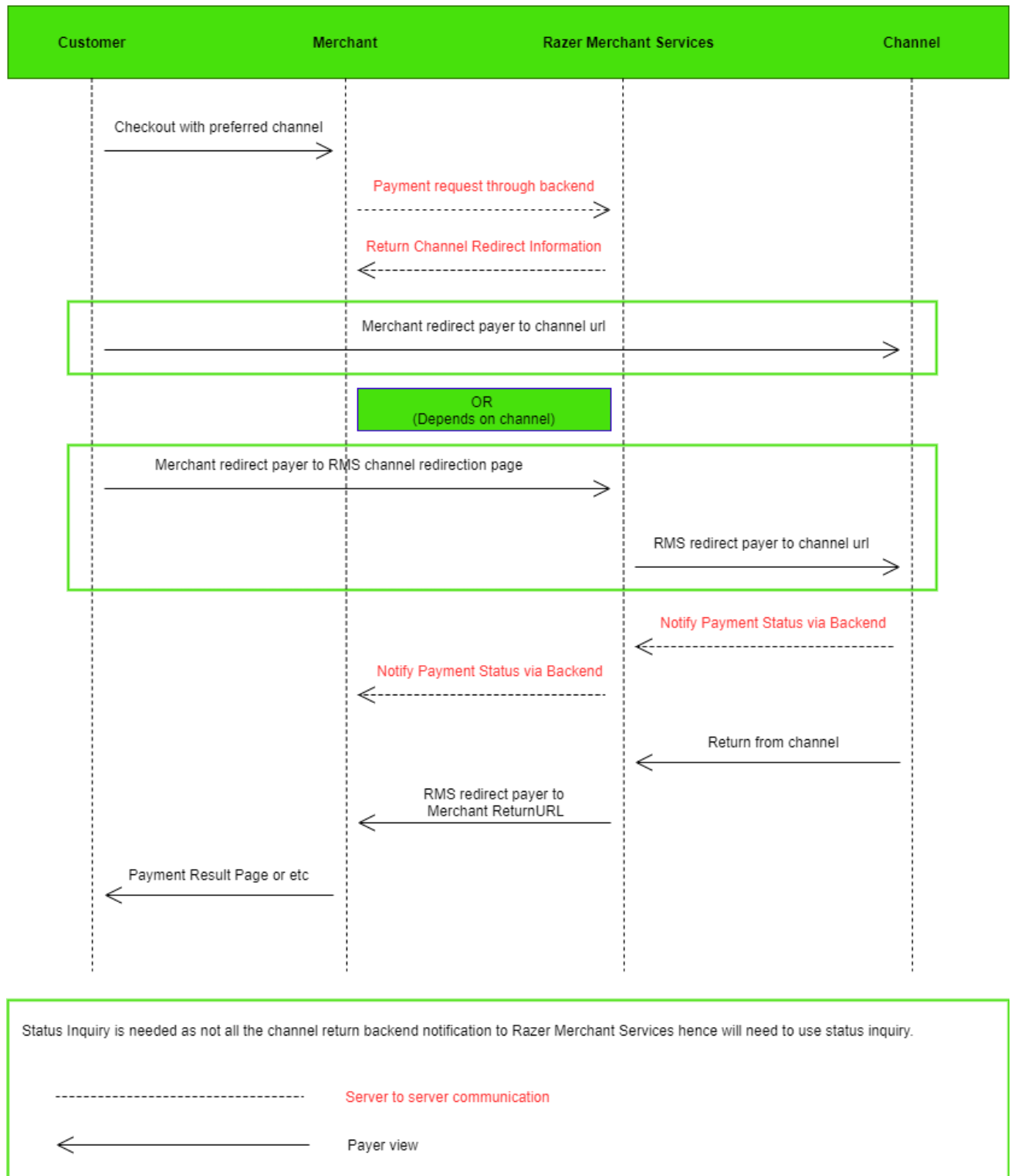
This is a server-to-server call API that merchants or developers will have more control on the checkout experience and need to manage on the frontend user interface. Improper integration might cause higher drop rate on the channel.

The other 2 integration methods are:

- 1) Hosted payment page: implementation guide can be found in official API
- 2) Seamless Integration: it is in between server-to-server request and hosted page, channel page is prompt to the buyer using JavaScript snippet code from GitHub

For payment status notification, payment status query, and other functional API calls, please refer to the official API document.

Direct Server API Flow



Payment Request Parameters (Merchant to PG)

Merchant sends HTTPs POST payment request parameter to the payment gateway.

REQUEST URL: <https://pay.merchant.razer.com/RMS/API/Direct/1.4.0/index.php>

or

Latest version <https://pay.merchant.razer.com/RMS/API/Direct/latest/index.php>

Parameter Name	Data Type (Size)	M/O/C	Description
MerchantID	ans{1..32}	M	Merchant ID provided by PG
ReferenceNo	ans{1..32}	M	Merchant Unique Transaction / Order / Billing / Reference No.
TxnType	a{4}	M	SALS AUTS (For card payment only, please inform support-sa@razer.com in advanced before starting using pre-auth payment)
TxnChannel	ans{0..30}	M	(Refer to Appendix C)
TxnChannelExt	ans{1..128}	O	Parameters that will be sent to channel gateway (Refer to Channel API Spec). Must be in key:value format. Separated by comma (,) Eg: "param1:value1,param2:value2"
TxnCurrency	a{3}	M	ISO4217 currency code, eg. "MYR", "THB", "IDR"
TxnAmount	ns{10,2}	M	Transaction amount or maximum DirectDebit amount eg."1.00", 2 decimal points only and comma(,) is not allowed
CustName	ans(1..128)	M	Customer name.
CustEmail	ans(1..128)	M	Customer email.
CustContact	ans(1..32)	M	Customer contact no.
CustDesc	ans{1..200}	M	Customer/Merchant description. For Taiwan payment channel, please refer to the Guideline for Taiwan channels .
Signature	ans(1..32)	M	md5(TxnAmount.MerchantID.ReferenceNo.Verifykey)
ReturnURL	ans{1..200}	O	Merchant payment response page (message via browser). [Allowed domain only] For mobile flag, use "mobile:/" (for RMS mobile XDK only)
NotificationURL	ans{1..200}	O	Merchant notification URL endpoint
CallbackURL	ans{1..200}	O	Merchant callback URL endpoint
CC_PAN	n{15..16}	O	For credit-channel only. Credit-card number. (Except CREDITW)
CC_CVV2	n{3..4}	O	For credit-channel only. Credit-card CVV (Except CREDITW)
CC_MONTH	n{2}	O	For credit-channel only. Valid Month (Except CREDITW)
CC_YEAR	n{4}	O	For credit-channel only. Valid Year (Except CREDITW)

CC_TOKEN	n{16}	O	Token for credit card
Method	a{1..10}	O	Display mode: mobile, web
non_3DS	n{1}	C	Applicable to card processing via specific processor using specific currency for pre-approved partner only. Equal to 0 by default and 1 for non-3DS transaction
subMerchantID	ans{1..32}	C	Sub-merchant ID provided by PG
is_DDA	n{1}	C	Indicator for DirectDebit e-Mandate transaction. Valid values are:- 0 : Normal transaction (default) 1 : DirectDebit enrollment transaction (e-Mandate or DDA) 2 : DirectDebit modification transaction (e-Mandate or DDA) 3 : DirectDebit termination transaction (e-Mandate or DDA) Token upon successful enrollment is expected to be available on next working day, usually after 1000HRS via Callback URL. Please send in the maximum authorized amount for future debit instruction during enrollment via TxnAmount.
BuyerIDNumber	an{20}	C	Buyer ID number (i.e. NRIC/Passport number) without special character. Please send together with BuyerIDType. Mandatory for DirectDebit e-Mandate (DDA or the enrollment transaction)
BuyerIDType	n{1}	C	ID identifier type of a buyer (i.e. NRIC/Passport No) or organization. Mandatory for DirectDebit e-Mandate (DDA or the enrollment transaction). Valid values are:- 1 : New IC Number 2 : Old IC Number 3 : Passport Number 4 : Business Registration
split_info	ans{1..200}	C	Used for "Alipay Split Payment". Values with pipe () as data delimiter and comma (,) as recipient separator as the format shown below without '<' and '>':- <Alipay_userID> <amount> <currency> <description>, <Alipay_userID> <amount> <currency> <description>
CashWaittime	n{1..2}	O	For cash payment only. To specify the transaction timeout, this will overwrite the default cash timeout setting. Eg. 12 [HOUR]
UserAgent	ans{1..200}	O	Developers may pass in the HTTP header User-Agent string from the client. This will help optimize the e-wallet In-App payment experience.
AppDeepink	ans{1..128}	O	Mobile deeplink/universal link that allows e-wallet In-App payment
mpstokenstatus	n{1}	C	A token status for PG to identify. 1 : Request for new token 2 : Passing an existing token
InstallMonth	n{1..2}	O	Total month of installment. E.g: 0, 3, 6, 12, 24
ProductDesc	ans{1..200}	O	To display the breakdown of items in the payment sheet. Values with pipe () as data delimiter and comma (,) as recipient separator as the format shown. (Only for Apple Pay)

			E.g. Label amount, label amount, label amount
VerifyURL	ans{1..200}	C	Merchant's own verify URL to make server to server verification request with RMS (Only for Apple Pay)
PaymentURL	ans{1..200}	C	Merchant's own payment URL to make server to server verification request with RMS (Only for Apple Pay)

TxnChannelExt

Channel	Key	Value	Description	Example
DRAGONPAY	mode	1 - OnlineBanking 2 - OTC & ATM 4 - OTC non-bank 8 - E-Wallets 32 - Paypal 64 - Credit Cards 128 - GCash 256 - Int'l OTC 512 - Bancnet 1024 - Auto-Debit 2048 - Cash-on-Delivery	Only show specific categories at Dragonpay hosted payment page. Values can be OR-ed to combine the effect.	mode:3 (means 1 OR 2 = 3)
ENETS-D		30 - DBS Bank 31 - United Overseas Bank 32 - CITI Bank 120 - OCBC Bank 123 - Standard Chartered Bank	Additional Parameter for ENETS-D channel redirect to preferred bank page.	

Payment Response Parameters (PG to Merchant)

Payment gateway will return a response in json format to the merchant. Please take note that this is NOT the payment status result.

No	Field Name	Data Type (Size)	M/O/C	Description
1.	MerchantID	ans{1..32}	M	Merchant ID provided by PG
2.	ReferenceNo	ans{1..32}	M	Merchant Unique Transaction / Order / Billing / Reference No.
3.	TxnType	a{4}	M	SALS or AUTS
3.	TxnID	ans{1..100}	M	PG Transaction ID.
4.	TxnChannel	ans{0..30}	M	Channel (Refer to Appendix B for channel)
5.	TxnCurrency	a{3}	M	ISO4217 currency code, eg. "MYR", "THB", "IDR"
6.	TxnAmount	ns{10,2}	M	Transaction amount eg."1.00", always 2 decimal points
7.	TxnData	array	M	Refer to TxnData below.
8.	payTxnID	n{7}	C	Truncated TxnID applicable for 7-eleven only.
9.	param_extend		C	Only appears when using VTC-Pay

TxnData

No	Field Name	Data Type (Size)	M/O/C	Description
1	<u>RequestURL</u>	ans{1..255}	M	URL to be REDIRECT or POPUP
2	<u>RequestMethod</u>	a{3..4}	M	Action method [GET/POST]
3	<u>RequestType</u>	a{5..8}	M	Recommended action [REDIRECT/POPUP/RESPONSE]
4	<u>RequestData</u>	array	M	Data to be submitted to the <u>RequestURL</u>

Note: RequestType **RESPONSE** is the final result of that payment and no further action required.

Refer below for sample response TxnData.

SAMPLE - Payment Response

The screenshot shows the Postman application interface. The top bar indicates the URL: `chrome-extension://fdmmgilgnpjigdojopjoooidkmcomcm/index.html`. The left sidebar displays a list of recent requests, all pointing to `https://www.onlinepayment.com.my/MOLPay/API/seamlesspaymentIndex.php`.

The main workspace shows a POST request configuration for the same URL. The request body is set to 'form-data' (x-www-form-urlencoded). The parameters are as follows:

Key	Value
MerchantID	MOLPayRND
ReferenceNo	DEMO123
TxnChannel	cimb
TxnCurrency	MYR
TxnAmount	100.00
Signature	fcb25388941d83ddeb3ce0315f0853
TxnType	SALS
Key	Value

The response status is 200 OK with a response time of 211 ms. The response body is displayed in JSON format:

```
{
  "MerchantID": "MOLPayRND",
  "ReferenceNo": "DEMO123",
  "TxnID": "4920269",
  "TxnType": "SALS",
  "TxnCurrency": "MYR",
  "TxnAmount": "100.00",
  "TxnChannel": "cimb",
  "RequestURL": "https://www.cimbclicks.com.my/TIRSPWeb/ePayment.do",
  "RequestMethod": "POST",
  "RequestType": "REDIRECT",
  "RequestData": {
    "payeeId": "TBNOLPAYEPAY",
    "amount": "100.00",
    "billAccountNo": "4920269",
    "billReferenceNo": "DEMO123",
    "billReference2": "5a6d5906",
    "billRef3": "",
    "billRef4": ""
  },
  "payeeResponseURL": "https://www.onlinepayment.com.my/MOLPay/cimb/return_cimb.php"
}
```

ERROR CODES

Please refer to API Spec for Merchant (section ERROR CODES)

Payment Status Notification

Please refer to the same section name in the official API document. Merchants will need to implement at least 2 endpoints (*notification URL* and *callback URL*, both with **IPN** or ACK function). Tokenized card/DDA data will be returned in **extraP** parameter.

WARNING: Please note that multiple payment notifications (either from *return URL*, *notification URL* or *callback URL*) for a single transaction is possible but this does not mean that the buyer has paid twice or multiple times. Kindly ensure the **IDEMPOTENT** of your **API** design.

Enabling Apple Pay

Requirements

- 1) Merchant needs to create a directory path called **.well-known**. Download and place the file ([apple-developer-merchantid-domain-association](#)) at the following directory.
 - a) Request the file from our operation team support-sa@razer.com
 - b) Download from RMS merchant portal: [https://portal.merchant.razer.com/\[TBA\]](https://portal.merchant.razer.com/[TBA])
 - c) Download from RMS github: [https://github.com/RazerMS/\[TBA\]](https://github.com/RazerMS/[TBA])
- 2) Kindly do not alter the filename and follow the following path example :
<https://www.example.com/.well-known/apple-developer-merchantid-domain-association>
- 3) Apple will verify the following path in order for us to successfully onboard you as a merchant.
- 4) Kindly check with operation that your merchantID has already been onboarded and enabled to use Apple Pay.
- 5) Merchant is to prepare two endpoints for a server to server API call.
 - a) Merchant validation (**VerifyURL**)
 - Make an API call to the following URL
<https://pay.merchant.razer.com/RMS/ApplePay/sessionCheck.php>
 - b) Payment request (**PaymentURL**)
 - Make an API call to the following URL
<https://pay.merchant.razer.com/RMS/API/Direct/1.4.0/index.php>
- 6) Follow the example below to begin an Apple Pay session by including the necessary JavaScript library and HTML attributes.
 - a) Must include these JS files
 - i) <https://applepay.cdn-apple.com/jsapi/v1/apple-pay-sdk.js>
 - ii) <https://pay.merchant.razer.com/RMS/ApplePay/xdk.js>
 - b) Refer here this section for the available parameters to create a payment request.
- 7) Apple Pay is only accepted in iOS applications in iOS 10 and above, and on the web in Safari starting with iOS 10 or macOS Sierra.

Examples

Frontend example to display the Apple Pay button

```
<?php

// vcode formula
$vcodes = md5( $amount.$merchantID.$orderid.$verifykey );

// output of the vcode based on above information equals to :
$vcodes = "xxxxxxxxxx";

// Include the request parameters that is needed only
$paymentData = array(
    "MerchantID" => "TesterID",
    "ReferenceNo" => "TestingOrder123",
    "TxnType" => "SALS",
    "TxnCurrency" => "MYR",
    "TxnAmount" => "1.10",
    "CustName" => "TESTER",
    "CustEmail" => "TESTER@gmail.com",
    "CustContact" => "601532576316",
    "CustDesc" => "Payment for testing TestingOrder123",
    "Signature" => $vcodes,
    "VerifyURL" => "https://xxx.com/verify",
    "PaymentURL" => "https://xxx.com/payment",
    "ReturnURL" => "https://xxx.com/return",
    "NotificationURL" => "https://xxx.com/notification",
    "CallbackURL" => "https://xxx.com/callback",
);

?>

<script src="https://applepay.cdn-apple.com/jsapi/v1/apple-pay-sdk.js"></script>
<script src="https://pay.merchant.razer.com/RMS/ApplePay/xdk.js"></script>

<style>
apple-pay-button {
    --apple-pay-button-width: 240px;
    --apple-pay-button-height: 40px;
    --apple-pay-button-border-radius: 3px;
    --apple-pay-button-padding: 0px 0px;
    --apple-pay-button-box-sizing: border-box;
}
</style>

<script type="text/javascript">
```

```

if (window.ApplePaySession) {
    var merchantIdentifier = 'merchant.comrazermerchant.pay';

    var promise = ApplePaySession.canMakePaymentsWithActiveCard(merchantIdentifier);

    promise.then(function (canMakePayments) {

        // Append parameters that is needed only
        $("div#applepaybutton").append(
            "<apple-pay-button buttonstyle='black' type='plain' locale='en'
onClick='makeApplePayment();'></apple-pay-button>" +
            "<input type='hidden' id='VerifyURL' value='<?=$paymentData['VerifyURL']?>' />" +
            "<input type='hidden' id='PaymentURL' value='<?=$paymentData['PaymentURL']?>' />" +
            "<input type='hidden' id='MerchantID' value='<?=$paymentData['MerchantID']?>' />" +
            "<input type='hidden' id='ReferenceNo' value='<?=$paymentData['ReferenceNo']?>' />" +
            "<input type='hidden' id='TxnType' value='<?=$paymentData['TxnType']?>' />" +
            "<input type='hidden' id='TxnCurrency' value='<?=$paymentData['TxnCurrency']?>' />" +
            "<input type='hidden' id='TxnAmount' value='<?=$paymentData['TxnAmount']?>' />" +
            "<input type='hidden' id='Signature' value='<?=$paymentData['Signature']?>' />" +
            "<input type='hidden' id='CustName' value='<?=$paymentData['CustName']?>' />" +
            "<input type='hidden' id='CustEmail' value='<?=$paymentData['CustEmail']?>' />" +
            "<input type='hidden' id='CustContact' value='<?=$paymentData['CustContact']?>' />" +
            "<input type='hidden' id='CustDesc' value='<?=$paymentData['CustDesc']?>' />" +
            "<input type='hidden' id='ProductDesc' value='<?=$paymentData['ProductDesc']?>' />" +
            "<input type='hidden' id='ReturnURL' value='<?=$paymentData['ReturnURL']?>' />" +
            "<input type='hidden' id='NotificationURL' value='<?=$paymentData['NotificationURL']?>' />" +
            "<input type='hidden' id='CallbackURL' value='<?=$paymentData['CallbackURL']?>' />"
        );
    }
}

<div class='row' align='center' id='applepaybutton'>
</div>

```

Backend sample script for merchant **VerifyURL**

```
<?php

// RMS Validation endpoint :
$Validation_URL=https://pay.merchant.razer.com/RMS/ApplePay/sessionCheck.php
// RMS Payment endpoint :
$Payment_URL=https://pay.merchant.razer.com/RMS/Direct/1.4.0/index.php

$URL = $Validation_URL;

$ch = curl_init();
curl_setopt($ch, CURLOPT_SSL_VERIFYPEER, false);
curl_setopt($ch, CURLOPT_SSL_VERIFYHOST, false);
curl_setopt($ch, CURLOPT_POST, 1);
curl_setopt($ch, CURLOPT_POSTFIELDS, http_build_query($_POST));
curl_setopt($ch, CURLOPT_FAILONERROR, 1);
curl_setopt($ch, CURLOPT_URL, $URL);
curl_setopt($ch, CURLOPT_CONNECTTIMEOUT, 10);
curl_setopt($ch, CURLOPT_TIMEOUT, 60);
curl_setopt($ch, CURLOPT_FRESH_CONNECT, 1);
curl_setopt($ch, CURLOPT_IPRESOLVE, CURL_IPRESOLVE_V4);
curl_setopt($ch, CURLOPT_RETURNTRANSFER, true);
$curlResult = curl_exec($ch);

echo $curlResult;
```

Backend sample script for merchant **PaymentURL**

```
<?php

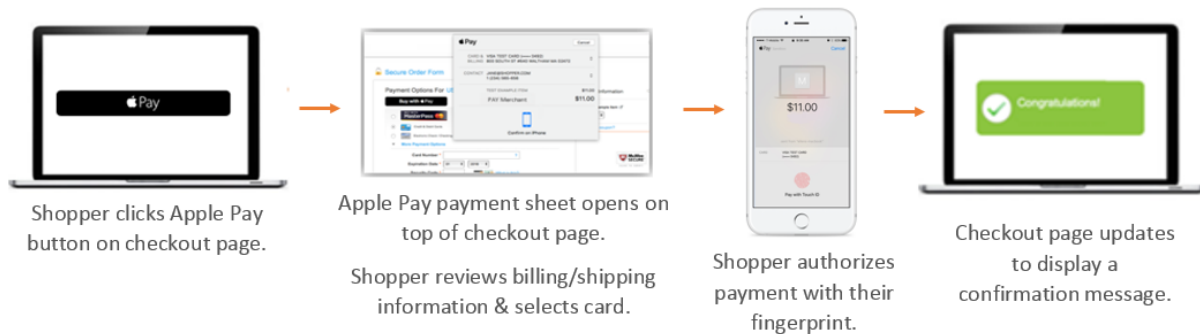
// RMS Validation endpoint :
$Validation_URL=https://pay.merchant.razer.com/RMS/ApplePay/sessionCheck.php
// RMS Payment endpoint :
$Payment_URL=https://pay.merchant.razer.com/RMS/Direct/1.4.0/index.php

$URL = $Payment_URL;

$ch = curl_init();
curl_setopt($ch, CURLOPT_SSL_VERIFYPEER, false);
curl_setopt($ch, CURLOPT_SSL_VERIFYHOST, false);
curl_setopt($ch, CURLOPT_POST, 1);
curl_setopt($ch, CURLOPT_POSTFIELDS, http_build_query($_POST));
curl_setopt($ch, CURLOPT_FAILONERROR, 1);
curl_setopt($ch, CURLOPT_URL, $URL);
curl_setopt($ch, CURLOPT_CONNECTTIMEOUT, 10);
curl_setopt($ch, CURLOPT_TIMEOUT, 60);
curl_setopt($ch, CURLOPT_FRESH_CONNECT, 1);
curl_setopt($ch, CURLOPT_IPRESOLVE, CURL_IPRESOLVE_V4);
curl_setopt($ch, CURLOPT_RETURNTRANSFER, true);
$curlResult = curl_exec($ch);

echo $curlResult;
```

Steps



- 1) Upon successful *ApplePaySession.canMakePayments* call, the Apple Pay button will be displayed.
- 2) Once a user clicks on the Apple Pay button, *makePayment* function will be triggered. User will be authenticated and at the same time merchant validation will take place at the backend.
- 3) After a successful user authentication, a payment authorization will take place via the payment request endpoint.
- 4) Payment sheet will display a success or fail message based on the response of the authorization.
- 5) User will be redirected back to the merchant's return page once the payment sheet closes.

Appendix A : Data Type Details

No	Code	Description
1	a	Letter, A-Za-z
2	n	Numbers, 0-9
3	s	Symbols and space, .: ?*,!&_-
4	{x}	Fixed length x
5	{y..x}	Length range: y – x
6	{y,x}	Number range: 0-9. 0-9
7	array	JSON array

Appendix B : M/O Details

No	Code	Description
1	M	Mandatory field.
2	O	Optional field.
3	C	Conditional field.

Appendix C: Channel Details

Country, Currency, Type					
Channel	Value of request & response	Display Name	RequestMethod	Rcommended RequestType	Min Amount
MY, MYR, CC (TxnType: SALS, AUTS)					
Card	CREDITZ	Visa/MasterCard	POST	REDIRECT	> 1.00
Card	CREDITAN	Visa/MasterCard	POST	REDIRECT	> 1.00
Worldwide, SGD/MYR/HKD, CC (TxnType: SALS)					
Card	CREDIT7	Visa/MasterCard	POST	REDIRECT	> 1.00
Worldwide, THB,USD, CC (TxnType: SALS)					
Card	CREDITW	Visa/MasterCard	POST	REDIRECT	> 1.00
Worldwide, Multi Currency, CC (TxnType: SALS, AUTS)					
Card	CREDITAI	Visa/MasterCard	POST	REDIRECT	> 1.00
MY/SG, MYR/SGD, EW					
Razer Pay	RAZERPAY	Razer Pay	POST	REDIRECT	> 1.00
Alipay+	ALIPAYPLUS	Alipay+	POST	REDIRECT	> 1.00
Alipay+ AlipayCN	ALIPAYPLUS_ALIPAY_CN	Alipay+ AlipayCN	POST	REDIRECT	> 1.00
Alipay+ AlipayHK	ALIPAYPLUS_ALIPAY_HK	Alipay+ AlipayHK	POST	REDIRECT	> 1.00
Alipay+ Bkash	ALIPAYPLUS_BKASH	Alipay+ Bkash	POST	REDIRECT	> 1.00
Alipay+ DANA	ALIPAYPLUS_DANA	Alipay+ DANA	POST	REDIRECT	> 1.00
Alipay+ Easypaisa	ALIPAYPLUS_EASYPASPA	Alipay+ Easypaisa	POST	REDIRECT	> 1.00
Alipay+ GCash	ALIPAYPLUS_GCAS	Alipay+ GCash	POST	REDIRECT	> 1.00
Alipay+ Kakaopay	ALIPAYPLUS_KAKAOPAY	Alipay+ Kakaopay	POST	REDIRECT	> 1.00
Alipay+ TNG	ALIPAYPLUS_TNG	Alipay+ TNG	POST	REDIRECT	> 1.00
Alipay+ Truemoney	ALIPAYPLUS_TRUE MONEY	Alipay+ Truemoney	POST	REDIRECT	> 1.00
MY, MYR, EW					

Bcard Points	POINT-BCARD	BCARD	POST	REDIRECT	> 1.00
Boost	BOOST	Boost	GET	REDIRECT	> 1.00
TNG Ewallet	TNG-EWALLET	Touch'n Go eWallet	GET	REDIRECT	> 1.00
GrabPay	GRABPAY	GrabPay	GET	REDIRECT	> 1.00
Maybank QRPAY	MB2U_QRPAY-PUSH	Maybank QRPAY	POST	REDIRECT	> 1.00
WeChat Pay MY	WECHATPAYMY	WeChat Pay MY	POST	REDIRECT	> 1.00
ShopeePay	SHOPEEPAY	ShopeePay	POST	REDIRECT	> 1.00
TNG MiniApp	TNG_MINIAPP	TNG MiniApp	POST	REDIRECT	> 1.00
MY/SG/ID/TH/VN/PH/CN, MYR/SGD/IDR/THB/VND/PHP/CNY, EW					
Razer Gold	MOLPOINTS	Razer Gold	GET	REDIRECT	> 1.00
MY/SG/CN, MYR/SGD/USD/RMB/CNY, EW					
Alipay	ALIPAY	Alipay	GET	POPUP	> 1.00
WeChat Pay	WECHATPAY	WeChat Pay	POST	REDIRECT	> 1.00
UnionPay	GUPOP	UnionPay	POST	REDIRECT	> 1.00
MY, MYR, IB					
FPX Maybank	FPX_MB2U	Maybank2u	POST	REDIRECT	> 1.00
FPX CIMB	FPX_CIMBCLICKS	CIMB Clicks	POST	REDIRECT	> 1.00
FPX AMB	FPX_AMB	Am Online	POST	REDIRECT	> 1.00
FPX HLB	FPX_HLB	HLB Connect	POST	REDIRECT	> 1.00
FPX PBB	FPX_PBB	PBeBank	POST	REDIRECT	> 1.00
FPX RHB	FPX_RHB	RHB Now	POST	REDIRECT	> 1.00
FPX BIMB	FPX_BIMB	Bank Islam	POST	REDIRECT	> 1.00
FPX OCBC	FPX_OCBC	OCBC Bank	POST	REDIRECT	> 1.00
FPX SCB	FPX_SCB	Stand Chart Bank	POST	REDIRECT	> 1.00
FPX_ABB	FPX_ABB	Affin Bank	POST	REDIRECT	> 1.00
FPX_UOB	FPX_UOB	UOB Bank	POST	REDIRECT	> 1.00
FPX_ABMB	FPX_ABMB	Alliance Bank	POST	REDIRECT	> 1.00
FPX_BSN	FPX_BSN	Bank Simpanan Nasional	POST	REDIRECT	> 1.00

FPX_KFH	FPX_KFH	Kuwait Finance House	POST	REDIRECT	> 1.00
FPX_BMMB	FPX_BMMB	Bank Muamalat	POST	REDIRECT	>1.00
FPX_BKRM	FPX_BKRM	Bank Rakyat	POST	REDIRECT	>1.00
FPX_HSBC	FPX_HSBC	HSBC Bank	POST	REDIRECT	> 1.00
FPX AGROBANK	FPX_AGROBANK	Agrobank	POST	REDIRECT	> 1.00
RPP_DuitNowQR	RPP_DUITNOWQR	DuitNow QR	POST	REDIRECT	> 1.00
RPP_RTP_ABB	RPP_RTP_ABB	DuitNow OBW - Affin Bank	POST	REDIRECT	> 1.00
RPP_RTP_ABMB	RPP_RTP_ABMB	DuitNow OBW - Alliance Bank	POST	REDIRECT	> 1.00
RPP_RTP_AGROBANK	RPP_RTP_AGROBANK	DuitNow OBW - Agrobank	POST	REDIRECT	> 1.00
RPP_RTP_AMB	RPP_RTP_AMB	DuitNow OBW - AmBank	POST	REDIRECT	> 1.00
RPP_RTP_CIMBCLICKS	RPP_RTP_CIMBCLICKS	DuitNow OBW - CIMB Bank	POST	REDIRECT	> 1.00
RPP_RTP_BIMB	RPP_RTP_BIMB	DuitNow OBW - Bank Islam	POST	REDIRECT	> 1.00
RPP_RTP_BKRM	RPP_RTP_BKRM	DuitNow OBW - Bank Rakyat	POST	REDIRECT	> 1.00
RPP_RTP_BMMB	RPP_RTP_BMMB	DuitNow OBW - Bank Muamalat	POST	REDIRECT	> 1.00
RPP_RTP_BSN	RPP_RTP_BSN	DuitNow OBW - Bank Simpanan Nasional	POST	REDIRECT	> 1.00
RPP_RTP_HLB	RPP_RTP_HLB	DuitNow OBW - Hong Leong	POST	REDIRECT	> 1.00
RPP_RTP_HSBC	RPP_RTP_HSBC	DuitNow OBW - HSBC Bank	POST	REDIRECT	> 1.00
RPP_RTP_KFH	RPP_RTP_KFH	DuitNow OBW - Kuwait Finance House	POST	REDIRECT	> 1.00
RPP_RTP_MB2U	RPP_RTP_MB2U	DuitNow OBW - Maybank	POST	REDIRECT	> 1.00
RPP_RTP_OCBC	RPP_RTP_OCBC	DuitNow OBW - OCBC	POST	REDIRECT	> 1.00
RPP_RTP_PBB	RPP_RTP_PBB	DuitNow OBW - Public Bank	POST	REDIRECT	> 1.00

RPP_RTP_RHB	RPP_RTP_RHB	DuitNow OBW - RHB Bank	POST	REDIRECT	> 1.00
RPP_RTP_SCB	RPP_RTP_SCB	DuitNow OBW - Standard Chartered	POST	REDIRECT	> 1.00
RPP_RTP_UOB	RPP_RTP_UOB	DuitNow OBW - United Overseas Bank	POST	REDIRECT	> 1.00
Maybank2E (B2B)	FPX_M2E	Maybank2E (B2B)	POST	REDIRECT	> 1.00
FPX B2B	FPX_B2B	FPX B2B	POST	REDIRECT	> 2.00
Affin Bank (B2B)	FPX_B2B_ABB	Affin Bank (B2B)	POST	REDIRECT	> 2.00
Alliance Bank (B2B)	FPX_B2B_ABMB	Alliance Bank (B2B)	POST	REDIRECT	> 2.00
AmBank (B2B)	FPX_B2B_AMB	AmBank (B2B)	POST	REDIRECT	> 2.00
Bank Islam (B2B)	FPX_B2B_BIMB	Bank Islam (B2B)	POST	REDIRECT	> 2.00
Bank Muamalat (B2B)	FPX_B2B_BMMB	Bank Muamalat (B2B)	POST	REDIRECT	> 2.00
CIMB Bank (B2B)	FPX_B2B_CIMB	CIMB Bank (B2B)	POST	REDIRECT	> 2.00
Deutsche Bank (B2B)	FPX_B2B_DEUTSCHE	Deutsche Bank (B2B)	POST	REDIRECT	> 2.00
HLB (B2B)	FPX_B2B_HLB	HLB (B2B)	POST	REDIRECT	> 2.00
HSBC (B2B)	FPX_B2B_HSBC	HSBC (B2B)	POST	REDIRECT	> 2.00
KFH (B2B)	FPX_B2B_KFH	KFH (B2B)	POST	REDIRECT	> 2.00
OCBC Bank (B2B)	FPX_B2B_OCBC	OCBC Bank (B2B)	POST	REDIRECT	> 2.00
Public Bank (B2B)	FPX_B2B_PBB	Public Bank (B2B)	POST	REDIRECT	> 2.00
RHB Bank (B2B)	FPX_B2B_RHB	RHB Bank (B2B)	POST	REDIRECT	> 2.00
Standard Chartered (B2B)	FPX_B2B_SCB	Standard Chartered (B2B)	POST	REDIRECT	> 2.00
UOB Bank (B2B)	FPX_B2B_UOB	UOB Bank (B2B)	POST	REDIRECT	> 2.00
BNP Paribas Bank (B2B)	FPX_B2B_BNP	BNP Paribas Bank (B2B)	POST	REDIRECT	> 2.00

Agrobank (B2B)	FPX_B2B_AGROBANK	Agrobank (B2B)	POST	REDIRECT	> 2.00
AffinMax (B2B)	FPX_B2B_ABBM	AffinMax (B2B)	POST	REDIRECT	> 2.00
Citibank (B2B)	FPX_B2B_CITIBANK	Citibank (B2B)	POST	REDIRECT	> 2.00
i-bizRAKYAT (B2B)	FPX_B2B_BKRM	i-bizRAKYAT (B2B)	POST	REDIRECT	> 2.00
Public Bank Enterprise (B2B)	FPX_B2B_PBBE	Public Bank Enterprise (B2B)	POST	REDIRECT	> 2.00
UOB Regional (B2B)	FPX_B2B_UOBR	UOB Regional (B2B)	POST	REDIRECT	> 2.00
Maybank	MB2U	Maybank2u	GET	POPUP	> 1.00
CIMB Bank	CIMB-CLICKS	CIMB Clicks	POST	POPUP	> 1.00
RHB Bank	RHB-ONL	RHB Now	POST	POPUP	> 1.00
HLB Bank	HLB-ONL	HLB Connect	POST	POPUP	> 1.00
AmBank	AMB-W2W	Am Online	GET	POPUP	> 1.00
Affin Bank	AFFIN-EPG	Affin Online	POST	POPUP	> 2.00
Public Bank	PUBLICBANK	PBeBank	POST	POPUP	> 1.00
Bank Islam	BANKISLAM	Bank Islam	POST	POPUP	> 1.00
FPX e-Mandate	FPX_EMANDATE	FPX_EMANDATE	POST	REDIRECT	> 1.00
FPX e-Mandate	FPX_EMANDATE_ABB	FPX_EMANDATE_A BB	POST	REDIRECT	> 1.00
MY, MYR, OTC					
7-eleven	CASH-711	Razer Cash @ 7E	POST	REDIRECT	> 1.00
99Speedmart	CASH-99	Razer Cash @ 99	POST	REDIRECT	> 1.00
KK Mart	CASH-KK	Razer Cash @ KK	POST	REDIRECT	> 1.00
Petronas epay	CASH-EPAY	e-Pay	POST	REDIRECT	> 1.00
CIMB Virtual Acc.	CIMB-VA	CIMB Virtual Account	POST	REDIRECT	> 1.00
MY, MYR, INSTALLMENT, CC					
Ambank-eBP G (Payment Direct)	CREDIT8	Visa/MasterCard	POST	REDIRECT	> 1.00

Ambank-eBPG (Payment Window)	AMBANK-eBPG-PW	Visa/MasterCard	POST	REDIRECT	> 1.00
HSBC-MIGS (Payment Window)	HSBC-MIGS-PW	Visa/MasterCard	POST	REDIRECT	> 1.00
SCB-MIGS (Payment Window)	SCB-MIGS-PW	Visa/MasterCard	POST	REDIRECT	> 1.00
MY, MYR, BUY NOW PAY LATER					
IOUPay	IOUPAY-PW	Visa/MasterCard	POST	REDIRECT	> 1.00
TH, THB, IB					
BAY (fees on buyer)	BAY_IB_U	Bank of Ayudhya (Krungsri)	POST	REDIRECT	> 1.00
BBL	BBL_IB	Bangkok Bank	POST	POPUP	> 1.00
BBL (fees on buyer)	BBL_IB_U	Bangkok Bank	POST	POPUP	> 1.00
KTB	KTB_IB	Krung Thai Bank	POST	REDIRECT	> 1.00
KTB (fees on buyer)	KTB_IB_U	Krung Thai Bank	POST	REDIRECT	> 1.00
SCB Bank via OMISE	OMISE_SCB	The Siam Commercial Bank	GET	REDIRECT	> 20.00
KTB Bank via OMISE	OMISE_KTB	Krung Thai Bank	GET	REDIRECT	> 20.00
BBL Bank via OMISE	OMISE_BBL	Bangkok Bank	GET	REDIRECT	> 20.00
BAY Bank via OMISE	OMISE_BAY	Krungsri Bank	GET	REDIRECT	> 20.00
Kasikornbank (fees on buyer)	KBANK_PAYPLUS	Kasikornbank PAYPLUS	POST	REDIRECT	> 1.00
SCB Bank (fees on buyer)	SCB_IB_U	Siam Commercial Bank	POST	REDIRECT	> 1.00
Prompt Pay (QR presented)	KBANK_THQR_PAYMENT	Prompt Pay (QR presented)	POST	REDIRECT	> 1.00
TH, THB, OTC					
Tesco Lotus & Big Central	CASH-TH	Razer Cash	POST	POPUP	> 1.00
TH, THB, EW					

LinePay	LinePay	LinePay	POST	REDIRECT	> 0.01
ID, IDR, ATM					
Indonesia ATM	ATMVA	ALTO , Prima, ATM Bersama	POST	POPUP	> 10000.00
PH, PHP, IB & OTC					
Dragonpay	DRAGONPAY	Dragonpay	GET	REDIRECT	> 50.00
BayD Center	DP_PAYD	DP_PAYD	GET	REDIRECT	> 50.00
Bitcoins	DP_BITC	DP_BITC	GET	REDIRECT	> 50.00
Credit Card	DP_CC	DP_CC	GET	REDIRECT	> 50.00
Cebuana Lhuillier	DP_CEBL	DP_CEBL	GET	REDIRECT	> 50.00
UnionPay	DP_CUP	DP_CUP	GET	REDIRECT	> 50.00
Prepaid Credit	DP_DPAY	DP_DPAY	GET	REDIRECT	> 50.00
ECPay	DP_ECPY	DP_ECPY	GET	REDIRECT	> 50.00
Globe Gcash	DP_GCSH	DP_GCSH	GET	REDIRECT	> 50.00
LBC	DP_LBC	DP_LBC	GET	REDIRECT	> 50.00
PayPal	DP_PYPL	DP_PYPL	GET	REDIRECT	> 50.00
M. Lhuillier	DP_MLH	DP_MLH	GET	REDIRECT	> 50.00
Robinson Dept Store	DP_RDS	DP_RDS	GET	REDIRECT	> 50.00
SM Payment	DP_SMR	DP_SMR	GET	REDIRECT	> 50.00
Razer Cash	CASH-PH	Razer Cash	POST	REDIRECT	> 100.00
GCash	GCash	GCash	POST	REDIRECT	>0.01
SG, SGD, IB					
eNETS	ENETS-D	SG eNETS	POST	REDIRECT	> 5.00
eNETS DBS	ENETS-D_DB	SG eNETS DBS	POST	REDIRECT	> 5.00
eNETS UOB	ENETS-D_UOB	SG eNETS UOB	POST	REDIRECT	> 5.00
eNETS OCBC	ENETS-D_OCBC	SG eNETS OCBC	POST	REDIRECT	> 5.00
eNETS SCB	ENETS-D_SCB	SG eNETS SCB	POST	REDIRECT	> 5.00
PayNow	PAYNOW	PAYNOW	POST	REDIRECT	> 1.00
SG, SGD, OTC					

SAM Kiosk	CASH-SAM	SingPost SAM	POST	REDIRECT	> 5.00
AXS Kiosk	AXS	AXS	POST	REDIRECT	> 5.00
SG, SGD/USD/MYR, EW					
Crypto TripleA	CRYPTO_TRIPLEA	Crypto TripleA	POST	REDIRECT	-
SG, SGD/MYR/PHP/THB					
Atome	Atome	Atome	POST	REDIRECT	>10.00
VN, VND, IB					
Nganluong	NGANLUONG	Nganluong	GET	REDIRECT	> 2000.00
VTC-Pay EW	VTCP_EW	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay EW & Bank	VTCP_EWB	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay EW & Credit Card	VTCP_EWC	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay Banks	VTCP_B	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay Credit Card	VTCP_CC	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay Bank & Credit Card	VTCP_BC	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay Vietcombank	VTCP_VIETCOMBAN K	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay Techcombank	VTCP_TECHCOMBA NK	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay MB	VTCP_MB	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay Vietinbank	VTCP_VIETINBANK	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay Agribank	VTCP_AGRIBANK	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay DongABank	VTCP_DONGABANK	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay Oceanbank	VTCP_OCEANBANK	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay BIDV	VTCP_BIDV	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay	VTCP_SHB	VTC-Pay	GET	REDIRECT	> 1000.00

SHB					
VTC-Pay VIB	VTCP_VIB	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay MaritimeBank	VTCP_MARITIMEBANK	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay Eximbank	VTCP_EXIMBANK	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay ACB	VTCP_ACB	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay HDBank	VTCP_HDBANK	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay NamABank	VTCP_NAMABANK	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay SaigonBank	VTCP-SAIGONBANK	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay Sacombank	VTCP_SACOMBANK	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay VietABank	VTCP_VIETABANK	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay VPBank	VTCP_VPBANK	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay TienPhongBank	VTCP_TIENPHONGBANK	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay SeaABank	VTCP_SEAABANK	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay PGBank	VTCP_PGBANK	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay Navibank	VTCP_NAVIBANK	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay GPBank	VTCP_GPBANK	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay BACABANK	VTCP_BACABANK	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay PHUONGDONG	VTCP_PHUONGDONG	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay ABBANK	VTCP_ABBANK	VTC-Pay	GET	REDIRECT	> 1000.00
VTC-Pay LienVietPost Bank	VTCP_LVPB	VTC-Pay	GET	REDIRECT	> 1000.00

VTC-Pay BVB	VTCP_BVB	VTC-Pay	GET	REDIRECT	> 1000.00
9PAY EWALLET	9PAY_EWALLET	9PAY_EWALLET	GET	REDIRECT	> 4000.00
9PAY DEBIT CARD	9PAY_DEBITCARD	9PAY_DEBITCARD	GET	REDIRECT	> 2000.00
9PAY BANKTRAN SFER	9PAY_BANKTRANSF ER	9PAY_BANKTRAN SFER	GET	REDIRECT	> 10000.00
TW, TWD, OTC					
ESUN Cash-711	ESUN_CASH711	ESUN_Cash711	POST	REDIRECT	>= 1.00
ESUN Cash FamilyMart	ESUN_CASHFAMILY MART	ESUN_CashFamily Mart	POST	REDIRECT	>= 1.00
ESUN ATM	ESUN_ATM	ESUN_ATM	POST	REDIRECT	>= 1.00
ESUN Cash Hi-Life	ESUN_CASHHILIFE	ESUN_CashHiLife	POST	REDIRECT	>= 1.00
ID, IDR, OTC					
DOKU Permata Virtual Account	DK_PERMATA_VA	DK_PERMATA_VA	POST	REDIRECT	>= 10000
DOKU Alfa Virtual Account	DK_ALFA	DK_ALFA	POST	REDIRECT	>= 10000
DOKU Indomaret Virtual Account	DK_INDOMARET	DK_Indomaret	POST	REDIRECT	>= 10000
DOKU Danamon Virtual Account	DK_DANAMON_VA	DK_Danamon_VA	POST	REDIRECT	>= 10000
DOKU Mandiri Virtual Account	DK_MANDIRI_VA	DK_Mandiri_VA	POST	REDIRECT	>= 10000
DOKU CIMB Niaga Virtual Account	DK_CIMBNIAGA_VA	DK_CIMBNiaga_VA	POST	REDIRECT	>= 10000
DOKU BCA Virtual Account	DK_BCA_VA	DK_BCA_VA	POST	REDIRECT	>= 10000

DOKU BRI Virtual Account	DK_BRI_VA	DK_BRI_VA	POST	REDIRECT	>= 10000
DOKU BNI Virtual Account	DK_BNI_VA	DK_BNI_VA	POST	REDIRECT	>= 10000
DOKU Maybank Virtual Account	DK_MAYBANK_VA	DK_Maybank_VA	POST	REDIRECT	>= 10000
DOKU Artajasa Virtual Account	DK_ARTAJASA_VA	DK_Artajasa_VA	POST	REDIRECT	>= 10000
ID, IDR, IB					
DOKU Permata Net IB	DK_PERMATANET_IB	DK_PermataNet_IB	POST	REDIRECT	>= 10000
DOKU Muamalat IB	DK_MUAMALAT_IB	DK_Muamalat_IB	POST	REDIRECT	>= 10000
DOKU Danamon IB	DK_DANAMON_IB	DK_Danamon_IB	POST	REDIRECT	>= 10000
DOKU CIMB Clicks IB	DK_CIMBCLICKS_IB	DK_CIMBClicks_IB	POST	REDIRECT	>= 10000
DOKU BRI IB	DK_BRI_IB	DK_BRI_IB	POST	REDIRECT	>= 10000
DOKU BCA IB	DK_BCA_IB	DK_BCA_IB	POST	REDIRECT	>= 10000

SALS : Sales, one time charge, for most of the payment method
 AUTS : Authorize, pre-authorization or to hold the card payment only
 IB : Internet Banking
 OTC : Over the counter / Cash Payment / Kiosk Payment
 ATM : ATM Transfer
 CC : Credit Card
 EW : E-wallet

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