# Standalone Card API

(Version 1.1.0)

Last updated on 01 Feb 2024

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## Social Networks

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https://facebook.com/FiuuPayment
https://youtube.com/@FiuuPayment
https://instagram.com/FiuuPayment
https://linkedin.com/company/FiuuPayment

## Developer Platforms

https://t.me/FiuuDeveloperForum (for tech support)
https://github.com/FiuuPayment
Mobile XDK, seamless and inpage checkout, and many shopping carts payment plugin/module/addon/extension are available

PCI DSS COMPLIANT

INFORMATION SECURITY MANAGEMENT SYSTEM ISO 27001 CERTIFIED

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# Revision History

| Date | Version | Author(s) | Description |
|---|---|---|---|
| 07/12/2022 | 1.0.0 | SQ | Introduction of standalone authentication and authorization API. Additional with authentication query API, zero-dollar verification AP and installment plan API. |
| 04/01/2023 | 1.0.1 | SQ | Remove **channel** from authentication<br>Remove **cvvVerification** from zero dollar verification API response<br>Add **Platform** for zero dollar zero dollar verification AP request<br>Add **SchemeTranID** for zero dollar verification API request<br>Add **TxnCurrency** for authentication signature calculation<br>Add **Pending** (22) for authentication query response API<br>Add **cclast4** for stand alone authorization request API<br>Add **CC_STORAGE_CONFIG** request parameter for authorization and verification API<br>Add **skey** to Zero Dollar Verification Response |
| 09/01/2023 | 1.0.2 | SQ | Add Authentication Error Code for authentication API<br>Add **skey** to Authentication Response<br>Add **AuthenticationID** request parameter to authentication query API<br>Update the parameter name from **Datetime** to **DateTime** |
| 26/01/2023 | 1.0.3 | SQ | Remove standalone authorization API |
| 14/02/2023 | 1.0.4 | SQ | Authentication API result will be responded to merchant for redirection instead of RMS performing the redirection |
| 02/03/2023 | 1.0.5 | SQ | Rectify the formula use for all API. Changed from hash_sha256 to hmac_sha256 |
| 16/03/2023 | 1.0.6 | SQ | Zero Dollar Verification API<br>i) **Request**<br>- Make Platform **optional**<br>- Add CC_TOKEN (DPAN support)<br>- Add cryptogram<br>- Add LAST4<br>- Add TOKEN_TYPE<br>- Add ECI<br>ii) **Response**<br>- Add ProcessorResponseCode<br>- Add MerchantAdviceCode |
| 05/04/2023 | 1.0.7 | SQ | Zero Dollar Verification API<br>i) **Request**<br>- Add TxnChannel<br>- Add CustName<br>- Add CustEmail<br>- Add CustContact<br>ii) **Response**<br>- Add TxnChannel<br>- Add ProcessorCCVResponse<br>- Add MerchantAdviceCode value breakdown |
| 05/04/2023 | 1.0.8 | SQ | Zero Dollar Verification API<br>i) **Request**<br>- Add dsTransID<br>- Rename Platform to Method for standardizing the naming of the variable with Direct Server API |

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| | | | |
|---|---|---|---|
| 28/08/2023 | 1.0.9 | Chen Yaau | Zero Dollar Verification API<br>i) **Request**<br>- Add non_3DS<br>- Add ReturnURL<br>ii) **Response**<br>- Add TxnData |
| 01/02/2024 | 1.1.0 | SQ | Zero Dollar Verification API<br>- Add response **ECI** value |

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# Table of Contents


**Authentication Request** **6**
**Authentication Response** **8**
TxnData 8
Final Authentication Response 8
**Authentication Query Request** **9**
**Authentication Query Response** **9**
**Zero Dollar Verification Request** **12**
**Zero Dollar Verification Response** **14**
TxnData 16
Final Verification Response 16
**Installment Tenure Request** **17**
**Installment Tenure Response** **17**
**Installment Tenure Error Code** **18**
**Authentication Error Code** **19**



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# Authentication Request

Production URL: https://**pay.merchant.razer.com**/RMS/API/Card/authentication.php

Merchant can perform standalone authentication if you have your own authorization service. This integration helps to authenticate online transactions with the EMV 3DS protocol. Our authentication product is regularly maintained and is inline with the regular 3DS protocol updates. This ensure that merchant does not need to handle any differences between local and global schemes requirement to perform a successful authorization.

HTTP Method: **POST**

| Parameter Name | Data Type (Size) | M/O/C | Description |
|---|---|---|---|
| MerchantID | ans{1..32} | M | Merchant ID provided by PG |
| ReferenceNo | ans{1..40} | M | Merchant Unique Transaction / Order / Billing / Reference No. |
| TxnAmount | ns{10,2} | M | Transaction amount or maximum DirectDebit amount eg.”1.00”, 2 decimal points only and comma( , ) is not allowed. |
| TxnCurrency | a{3} | M | ISO4217 currency code, eg. “MYR”, “THB”, “IDR” |
| CustName | ans(1..128) | O | Customer name |
| CustEmail | ans(1..128) | O | Customer email. |
| CustContact | ans(1..32) | O | Customer contact no |
| CustDesc | ans{1..200} | O | Customer/Merchant description |
| Signature | ans(1..100) | M | **HMAC_SHA256**(TxnAmount. MerchantID. ReferenceNo.TxnCurrency, Verifykey)<br><br>*Do not include full stop in the hash calculation.It is just to indicate the different values needed to calculate the hash. |
| ReturnURL | ans{1..200} | M | Merchant’s authentication response page |
| CallbackURL | ans{1..200} | O | Merchant’s callback URL endpoint |
| CC_PAN | n{15..16} | M | The 16-digit shown on the card. |

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| | | | |
|---|---|---|---|
| CC_CVV2 | n{3..4} | O | Card verification code. 3 digits except for Amex (4 digits) |
| CC_MONTH | n{2} | M | Card expiry month |
| CC_YEAR | n{4} | M | Card expiry year |
| CC_TOKEN | n{16} | O | Token for credit card or DPAN |
| TOKEN_TYPE | a{1…20} | C | GooglePay, MDES, VTS |

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# Authentication Response

Payment gateway will return a response in **JSON** format to the merchant. Please take note that this is NOT the authentication 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 Authentication Reference No. |
| 3. | AuthID | ans{1..20 | M | PG Authentication ID. |
| 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. |

**TxnData**

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

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

**Final Authentication Response**

The parameter responded will be in **HTTP POST** method, not in JSON format. Authentication response will be returned upon complete authentication journey up till merchant’s return page. May refer to section Authentication Query Response for the authentication response format.

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# Authentication Query Request

Production URL: https://**api.merchant.razer.com**/RMS/API/Card/authn_query.php

This request is to query the authentication result that was performed.

Either AuthenticationID or ReferenceNo must be passed in order to obtain the authentication query result else it will be rejected.

HTTP Method: **POST** or **GET**

| Parameter Name | Data Type (Size) | M/O/C | Description |
|---|---|---|---|
| MerchantID | ans{1..32} | M | Merchant ID provided by PG |
| AuthenticationID | ans{1..20} | C | The authenticationID provided after the authentication was performed. |
| ReferenceNo | ans{1..40} | C | ReferenceNo used during the authentication request. |
| DateTime | n{14} | M | Request date & time, e.g. 20161202153423 (YYYYMMDDHHmmss) |
| Signature | ans(1..100) | M | **HMAC_SHA256**(Datetime.MerchantID.AuthenticationID.Reference No.Verifykey) |

# Authentication Query Response

Payment gateway will return a response in JSON format to the merchant.

| Parameter Name | Data Type (Size) | M/O/C | Description |
|---|---|---|---|
| AuthenticationID | ans{1..20} | M | AuthenticationID assigned by Acquirer |
| MerchantID | ans{1..32} | M | Merchant ID provided by PG |
| ReferenceNo | ans{1..40} | M | A reference number for merchant to refer to the request made |
| 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. |
| status | ans{2} | M | 00 - Success authentication |

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<table>
<tr><td></td><td></td><td></td><td>11 - Failed authentication<br><br>22 - Pending authentication</td></tr>
<tr><td>error_code</td><td>ans{1.10}</td><td>C</td><td>Error code for the failed verification.</td></tr>
<tr><td>error_desc</td><td>ans{1..100}</td><td>C</td><td>Detailed explanation for the failed verification.</td></tr>
<tr><td>dsTranID</td><td>ans{20..50}</td><td>C</td><td>Directory server transaction ID provided by 3D’s server</td></tr>
<tr><td>threeDSServerTransID</td><td>ans{20..50}</td><td>C</td><td>3D’s server ID generated during authentication request to DS</td></tr>
<tr><td>ECI</td><td>ans{2}</td><td>C</td><td>Electronic Commerce Indicator (ECI) is a value returned by Directory Servers (namely Visa, MasterCard, MyDebit, JCB, and American Express) indicating the outcome of authentication attempted on transactions enforced by 3DS.<br><br>Eg :<br><table><tr><td>Mastercard</td><td>Visa</td><td>MyDebit</td></tr><tr><td>02</td><td>05</td><td>15</td></tr><tr><td>01</td><td>06</td><td>16</td></tr><tr><td>00</td><td>07</td><td>17</td></tr></table></td></tr>
<tr><td>cryptogram</td><td>ans{10..100}</td><td>C</td><td>Base64 encoded cryptographic identifier (CAVV) used by the card schemes to validate the cardholder authentication result.</td></tr>
<tr><td>version</td><td>ans{1..5}</td><td>C</td><td>The version of 3D Secure used to authenticate the request.</td></tr>
<tr><td>cclast4</td><td>ans{4}</td><td>M</td><td>Last 4 digit of the cardnumber</td></tr>
<tr><td>flowType</td><td>as{1..20}</td><td>C</td><td>Indicates whether the 3D Secure authentication was challenged or frictionless<br>- challenge<br>- frictionless</td></tr>
</table>

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| | | | |
|---|---|---|---|
| responseTime | ans{18} | M | Date/Time of the authentication request completed<br>(YYYY-MM-DD HH:mm:ss) |
| skey | ans{1..100} | M | **HMAC_SHA256**(AuthenticationID . MerchantID . ReferenceNo . TxnCurrency . TxnAmount. status . threeDSServerTransID. cclast4, secretKey)<br><br>*Do not include full stop in the hash calculation.It is just to indicate the different values needed to calculate the hash. |

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# Zero Dollar Verification Request

Production URL: https://**pay.merchant.razer.com**/RMS/API/Card/cc_verification.php

Card verification is a strong first-line defense against potentially fraudulent cards. It ensures that the credit card number provided is associated with a valid, open account and can be tokenized and charged with a higher success rate. Cardholder will not be charged and won't see any billings on their financial statement.

HTTP Method: **POST**

| Parameter Name | Data Type (Size) | M/O/C | Description |
|---|---|---|---|
| MerchantID | ans{1..32} | M | Merchant ID provided by PG |
| TxnChannel | ans{1..30} | M | Refer to **Direct Server API (Appendix C )** for channel value |
| ReferenceNo | ans{1..40} | M | A reference number for merchant to refer to the request made |
| TxnCurrency | a{3} | M | ISO4217 currency code, eg. "MYR", "THB", "IDR" |
| Signature | ans(1..100) | M | **HMAC_SHA256**(TxnCurrency.MerchantID.ReferenceNo, Verifykey)<br><br>*Do not include full stop in the hash calculation.It is just to indicate the different values needed to calculate the hash. |
| CC_PAN | n{15..16} | O | The 16-digit shown on the card. |
| CC_TOKEN | ans{16..50} | O | Token for credit card or DPAN |
| CC_CVV2 | n{3..4} | O | Card verification code. 3 digits except for Amex (4 digits) |
| CC_MONTH | n{2} | M | Card expiry month |
| CC_YEAR | n{4} | M | Card expiry year |
| CustName | ans{1..128} | O | The customer's name |
| CustEmail | ans{1..128} | O | The customer's email address |
| CustContact | ans{1..32} | O | The customer's phone numer. |

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<table>
<tr><td>TOKEN_TYPE</td><td>a{1..20}</td><td>O</td><td>GooglePay,ApplePay,MDES,VTS</td></tr>
<tr><td>ECI</td><td>ans{2}</td><td>C</td><td>Electronic Commerce Indicator (ECI) is a value returned by Directory Servers (namely Visa, MasterCard, JCB, and American Express) indicating the outcome of authentication attempted on transactions enforced by 3DS.<br><br>Eg :<br><table><tr><td>Mastercard</td><td>Visa</td></tr><tr><td>02</td><td>05</td></tr><tr><td>01</td><td>06</td></tr><tr><td>00</td><td>07</td></tr></table></td></tr>
<tr><td>Cryptogram</td><td>ans{1...100}</td><td>C</td><td>Cryptogram generated using EMV-based cryptography to secure the transaction</td></tr>
<tr><td>LAST4</td><td>n{4}</td><td>C</td><td>Mandatory if TOKEN_TYPE and CC_TOKEN are passed.</td></tr>
<tr><td>dsTransID</td><td>ans{1..100}</td><td>C</td><td>Directory server transactionID provided by 3D’s server</td></tr>
<tr><td>3DS_version</td><td>ans{1..100}</td><td>C</td><td>Mandatory if using own authentication service</td></tr>
<tr><td>mpstokenstatus</td><td>n{1}</td><td>C</td><td>A token status for PG to identify.<br><br>1 : Request for new PG token<br>2 : Passing an existing PG token<br>3 : Merchant will be storing the card details/tokenizing for future use (Will not be tokenized through PG)<br>4 ; Merchant is passing a stored card number/token for payment.</td></tr>
<tr><td>Method</td><td>a{3..8}</td><td>O</td><td>To identify the user’s platform used to perform the transaction.<br><br>web : PC browser<br>mobile : Mobile phone browser<br>app : Mobile APP<br>mini : Mini Program<br>inwallet : In-wallet browser</td></tr>
<tr><td>non_3DS</td><td>n{1}</td><td>O</td><td>Applicable to card processing via specific processor using specific currency for pre-approved partners only.<br><br>Equal to 0 by default and 1 for non-3DS transaction</td></tr>
<tr><td>ReturnURL</td><td>ans{1…200}</td><td>O</td><td>Merchant verification response page.</td></tr>
</table>

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| | | | |
|---|---|---|---|
| NotifyURL | ans{1…200} | O | Merchant's notify URL endpoint |

# Zero Dollar Verification Response

| Parameter Name | Data Type (Size) | M/O/C | Description |
|---|---|---|---|
| VerificationID | ans{1..20} | M | Verification ID assign by Acquirer |
| MerchantID | ans{1..32} | M | Merchant ID provided by PG |
| ReferenceNo | ans{1..40} | M | A reference number for merchant to refer to the request made |
| TxnChannel | ans{1..30} | M | Always response as value "**CREDIT**" |
| TxnCurrency | a{3} | M | ISO4217 currency code, eg. "MYR", "THB", "IDR" |
| status | ans{2} | M | 00 - Success Verification,<br>11 - Failed Verification |
| error_code | ans{1.10} | C | Error code for the failed verification. |
| error_desc | ans{1..100} | C | Detailed explanation for the failed verification. |
| appcode | n{15..16} | M | A six-digit alphanumeric code assigned by the card issuer to identify the approval for a specific authorization request. |
| cclast4 | ans{4} | M | Last 4 digit of the cardnumber |
| schemeTranID | ans{1..100} | M | Transaction ID provided by scheme |
| ProcessorCCVResponse | a{1} | O | Credit Card validation response code |

| Value | Description |
|---|---|
| M | Indicate cvc match |
| N | Indicate cvc no match |
| P | Indicate cvc not process, the card scheme or issuer was unable to verify the cvc value |
| S | Indicate cvc should be on the card, because the card scheme |

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<table>
<tr><td></td><td></td><td></td><td><table>
<tr><td></td><td>or issuer wants perform cvc verification</td></tr>
<tr><td>U</td><td>Indicate cvc unverified, because issuer does not participate in cvc service</td></tr>
</table></td></tr>
<tr><td>ProcessorResponseCode</td><td>ans{1..5}</td><td>O</td><td>Scheme authorization response code</td></tr>
<tr><td>ECI</td><td>ans{2}</td><td>C</td><td>Electronic Commerce Indicator (ECI) is a value returned by Directory Servers (namely Visa, MasterCard, JCB, and American Express) indicating the outcome of authentication attempted on transactions enforced by 3DS.<br><br>Eg :<table>
<tr><td>Mastercard</td><td>Visa</td></tr>
<tr><td>02</td><td>05</td></tr>
<tr><td>01</td><td>06</td></tr>
<tr><td>00</td><td>07</td></tr>
</table></td></tr>
<tr><td>MerchantAdviceCode</td><td>an{1..6}</td><td>O</td><td>MasterCard issuers use the Merchant Advice Code (MAC) in authorization request responses to communicate with merchants about a cardholder's account.<table>
<tr><td>Value</td><td>Description</td></tr>
<tr><td>01</td><td>New account information available</td></tr>
<tr><td>02</td><td>Cannot approve at this time, try again later</td></tr>
<tr><td>03</td><td>Do not try again</td></tr>
<tr><td>04</td><td>Token requirements not fulfilled for this token type</td></tr>
<tr><td>21</td><td>Payment Cancellation</td></tr>
<tr><td>22</td><td>Merchant does not qualify for product code</td></tr>
</table></td></tr>
<tr><td>responseTime</td><td>ans{18}</td><td>M</td><td>Date/Time of the verification request completed (YYYY-MM-DD HH:mm:ss)</td></tr>
</table>

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| | | | |
|---|---|---|---|
| TxnData | array | C | Refer TxnData below, return during verification request only. |
| skey | ans{1..100} | M | **HMAC_SHA256**(VerificationID . MerchantID . ReferenceNo . TxnCurrency . status . appcode . schemeTranID, secretKey)<br><br>*Do not include full stop in the hash calculation.It is just to indicate the different values needed to calculate the hash. |

**TxnData**

| Parameter Name | Data Type (Size) | M/O/C | Description |
|---|---|---|---|
| RequestURL | ans{1..255} | M | URL to be **REDIRECT**. |
| RequestMethod | a{3…4} | M | Action method [**GET/POST]** |
| RequestType | a{5…8} | M | Recommended action<br><br>[**REDIRECT**] |
| RequestData | array | M | Data to be submitted to RequestURL. |

**Final Verification Response**

The parameter responded will be in **HTTP POST** method, not in JSON format. Verification response will be returned upon complete verification journey up till merchant's return page. May refer to section Zero Dollar Verification Response for the verification response format.

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# Installment Tenure Request

Production URL:
https://**pay.merchant.razer.com**/RMS/API/Installment/getEnableInstlChn.php

Use to get the channel name, installment tenure and minimum transaction amount based on card number and transaction amount provided by the merchant.

HTTP Method: **POST**

| Parameter Name | Data Type (Size) | M/O/C | Description |
|---|---|---|---|
| MerchantID | ans{1..32} | M | Merchant ID provided by PG |
| CC_PAN | ans{64} | M | Encrypted 16-digit shown on the card. |
| CC_MONTH | ans{64} | M | Encrypted card's expiry month, e.g. 03. |
| CC_YEAR | ans{64} | M | Encrypted card's expiry year, e.g. 2023. |
| TxnAmt | ns{10,2} | M | Transaction amount. Eg."1.00", 2 decimal points only and comma (, ) is not allowed. |
| DateTime | n{14} | M | Request date & time, e.g. 20161202153423 (YYYYMMDDHHmmss) |
| Signature | ans{1..100} | M | **HMAC_SHA256**( MerchantID . CC_Pan . CC_Month . CC_Year . TxnAmt . DateTime . verify_key) |

# Installment Tenure Response

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| Parameter Name | Data Type (Size) | M/O/C | Description |
|---|---|---|---|
| Status | n{2} | M | 00 - Success response<br>11 - Failed response |
| error_code | an{5} | C | Error code for the failed verification, eg IP101 |
| error_desc | ans{1..100} | C | Detailed explanation for the failed verification. |
| MerchantID | ans{1..32} | C | Merchant ID provided by PG |
| Channel | ans{1..40} | C | Channel name |
| Issuer | array | C | Issuer name |
| InstlMthList | ans{1..50} | C | Available plans for the given card number or merchant. Example: [{"InstlMonth":3,"InstlMinAmt":"150"},{"InstlMonth":6,"InstlMinAmt":"500"} ..., {"InstlMonth":18,"InstlMinAmt":"1500"}] |
| Signature | ans{1..100} | C | **HMAC_SHA256**(MerchantID . Channel . Issuer . InstlMthList . privateKey) |

# Installment Tenure Error Code

| Error Code | Description |
|---|---|
| IP101 | MerchantID is mandatory. |
| IP102 | CC_PAN/CC_MONTH/CC_YEAR is mandatory. |
| IP103 | TxnAmt is mandatory. |
| IP104 | DateTime is mandatory. |
| IP105 | Signature is mandatory. |
| IP106 | Invalid MerchantID. |
| IP107 | Invalid Signature. |
| IP108 | The card is expired. |
| IP109 | No eligible installment plan available. |
| IP110 | Card not eligible for installment plan. |

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# Authentication Error Code

| Error Code | Description |
|---|---|
| 3001 | User Cancel Authentication Page |
| 3014 | Authentication Screen Timeout |
| 3019 | User Enter invalid OTP more than 3 times. Card No blocked |
| 3012 | User Submit Blocked or Inactive Card Number |
| 4000 | Transaction has timeout |
| 7000 | 3DS Server received an invalid Authentication Request |

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