



Direct Server API

(Version 1.7.5)

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RAZER MERCHANT SERVICES	
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	<p>Social Networks</p> <p> https://twitter.com/FiuuPayment https://facebook.com/FiuuPayment https://youtube.com/@FiuuPayment https://instagram.com/FiuuPayment https://linkedin.com/company/FiuuPayment </p>
	<p>Developer Platforms</p> <p> 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 </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 VN
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
26/09/2022	1.6.9	SQ	Add new request parameters (ApplePay,GooglePay,ECI,TOKEN_TYPE,Cryptogram,LAST4,CheckoutSource)
11/09/2022	1.6.10	Jian Kai	Adding BPI PHI
13/01/2023	1.6.11	SQ	Add new request parameters - dsTransID,OSType,OriginalTransID,DisplayName,PreDiscountAmt,MerchantInitiated,3DS_version Add new Method values - mini,inwallet Add new mpstokenstatus values - 3,4 Add Card encryption method
19/01/2023	1.6.12	SukWah	Add Card Installment Channel (CIMB-eBPG, HLB-MPGS)
25/01/2023	1.6.13	Hafeez, SQ	Add PaymentExpirationTime & 3DS_version
24/02/2023	1.6.14	SQ	Add CREDITAH for MyDebit CNP UCOF, Recurring
01/03/2023	1.6.15	SQ	Add failedURL request parameter
18/04/2023	1.6.16	SukWah, SQ	Add Affin Card Acquiring Add newMethod value - terminal
12/06/2023	1.6.17	SukWah	Add RHB Card Acquiring
13/06/2023	1.6.18	Firdaus	Remove DOKU IB channels
14/06/2023	1.6.19	SQ	Add Google Pay
12/07/2023	1.6.20	SQ	Add OriginalSchemeTransID
13/07/2023	1.6.21	Choo Yao Song	Add FPX Bank Of China

01/08/2023	1.6.22	SQ	Add MerchantInitiatedReason in the request parameter
28/08/2023	1.6.23	Choo Yao Song	Add ShopBack
13/03/2024	1.6.24	Firdaus	- Add E2Pay channels - Remove DOKU channels
24/04/2024	1.6.25	Hafeez	- Add PayNet CheckOut
25/04/2024	1.6.26	Firdaus	- Remove Citibank from eNETS
14/06/2024	1.6.27	Hafeez	- More PayNet CheckOut (PNCO)
18/06/2024	1.6.28	Firdaus	- Add TW ESUN IcpMemberId in payment request
01/07/2024	1.7.0	SQ Shuhailey	- Add new TxnType. STANDALONE_CAPT (Standalone capture) - Add new request parameter - AuthCode - TOKEN_CRYPTOGAM - Add idempotence request validation
16/08/2024	1.7.1	SukWah	- Add new card installment channel
18/09/2024	1.7.2	Safwan	- Add PayMaya-eWallet, PayMaya QRPH, AUB Instapay and AUB QRPH channel
26/09/2024	1.7.3	Choo Yao Song	- Change ShopBack from BNPL to E-Wallet
23/10/2024	1.7.4	KC	- Remove TxnType RECURRING, STANDALONE_CAPT
25/10/2024	1.7.5	Farhani	- Add Grab SG, PH

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Introduction

Direct Server 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.

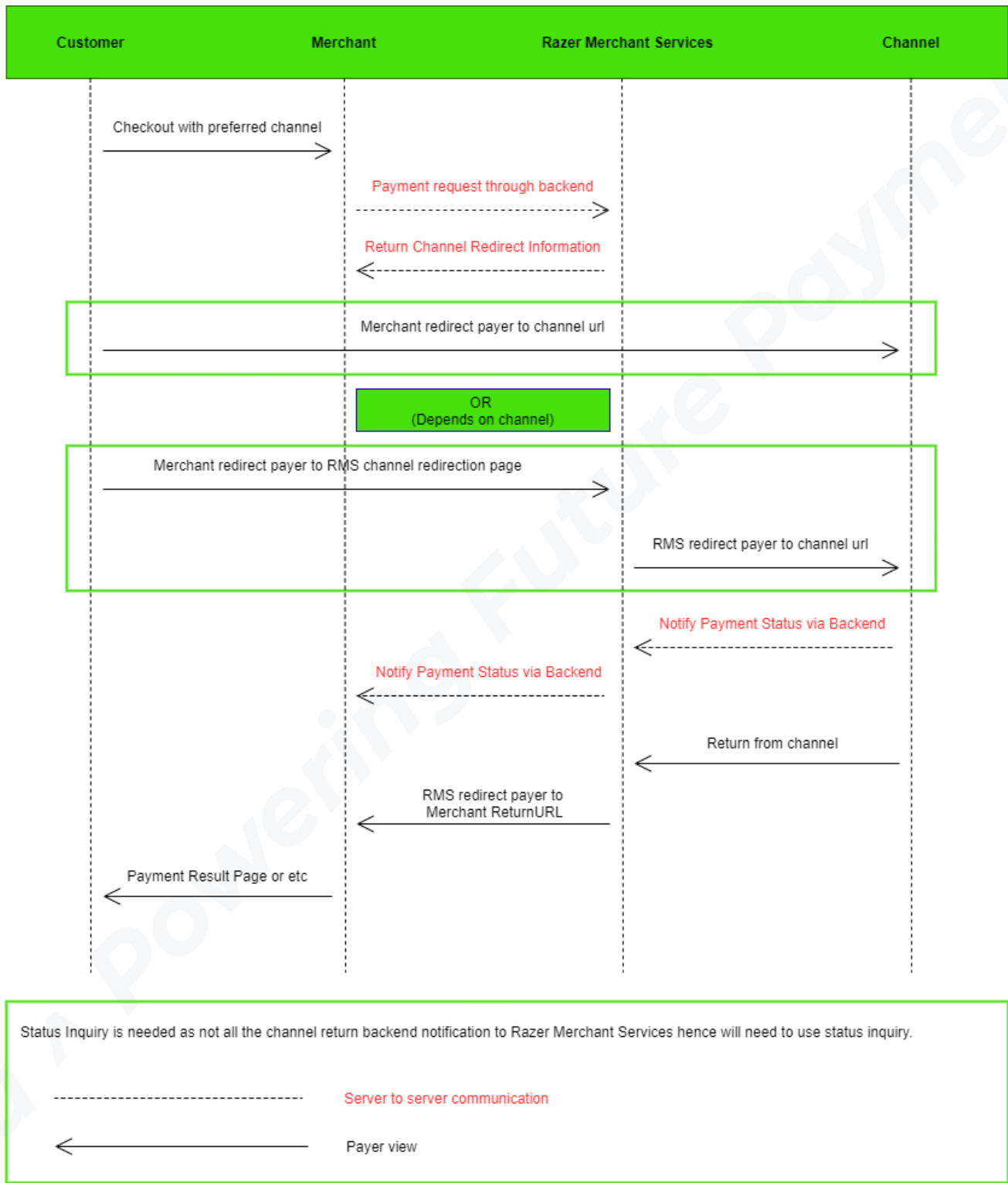
This is a server-to-server call API that merchants or developers will have more control on the checkout experience and need to manage on the frontend user interface. Improper integration might cause higher drop rate on the channel.

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



Idempotence Request

Idempotency allows you to retry a request multiple times while only performing the action once. This helps avoid unwanted duplication in case of failures and retries. For example, in the case of a timeout error, it is possible to safely retry sending the same API payment call multiple times with the guarantee that the payment detail will only be charged once.

The accounting rules in the PG take care of most potential double-processing issues that can impact payment modifications. To minimize unwanted side effects when requests are duplicated.

Implement idempotency

To submit a request for idempotent processing, include an idempotency-key:<key> in the request header.

The <key> should be a unique identifier for the message, with a maximum length of 64 characters (including symbols). We recommend using a version 4 (random) UUID, or GUID, ULID. If you don't receive a response (e.g., due to a timeout), you can safely retry the request with the same HTTP header. If the PG has already processed the request, the response from the first attempt will be returned without duplication.

To verify that a request was processed idempotently, check the idempotency-key HTTP header in the response.

Sample Request Header

Key	Type Format / Max Length	Description / Example
idempotence-key	ans{1..64}	Any alphanumeric character, ULID, GUID, or UUIDv4 e.g. d4fa5b34-306e-47b6-88ee-9104b918375b

Payment Request Parameters (Merchant to PG)

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

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

or

Latest version <https://pay.fiuu.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..40}	M	Merchant Unique Transaction / Order / Billing / Reference No. Allowed symbols are - (dash) and _ (underscore)
TxnType	a{4}	M	SALS AUTS (Please inform support@fiuu.com in advanced before starting using pre-auth payment, extra costs incurred and the hold credit will be auto-released if not captured on time) MOTO
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)	O	Customer name. (Merchant can request it as mandatory upon request. Please email your request to support@fiuu.com)
CustEmail	ans(1..128)	O	Customer email. (Merchant can request it as mandatory upon request. Please email your request to support@fiuu.com)
CustContact	ans(1..32)	O	Customer contact no. (Merchant can request it as mandatory upon request. Please email your request to support@fiuu.com)
CustDesc	ans{1..200}	O	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
FailedURL	ans{1..200}	O	Merchant failed URL endpoint. If this is passed, ReturnURL endpoint

			will only be redirected for successful transaction. Whereas FailedURL endpoint will be redirected for failed transaction only.												
CC_PAN	n{15..16}	O	For credit-channel only. Credit-card number. (Except CREDITW) ** If not incur to pass plain text .Refer to Card data encryption section for encryption method.												
CC_CVV2	n{3..4}	O	For credit-channel only. Credit-card CVV (Except CREDITW) ** If not incur to pass plain text .Refer to Card data encryption section for encryption method												
CC_MONTH	n{2}	O	For credit-channel only. Valid Month (Except CREDITW) ** If not incur to pass plain text .Refer to Card data encryption section for encryption method												
CC_YEAR	n{4}	O	For credit-channel only. Valid Year (Except CREDITW) ** If not incur to pass plain text .Refer to Card data encryption section for encryption method												
CC_TOKEN	n{16}	O	Token for credit card or DPAN												
TOKEN_TYPE	a{1...20}	C	GooglePay,ApplePay,MDES,VTS												
ECI	ans{2}	C	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. Eg : <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>	Mastercard	Visa	MyDebit	02	05	15	01	06	16	00	07	17
Mastercard	Visa	MyDebit													
02	05	15													
01	06	16													
00	07	17													
Cryptogram	ans{1..100}	C	Cryptogram generated using EMV-based cryptography to secure the transaction. Submit this parameter for CAVV received from 3DS server for authentication purpose												
TOKEN_CRYPTOGRAM	ans{1..100}	C	Cryptogram generated using EMV-based cryptography to secure the transaction. Submit this parameter for TAVV/CAVV received from ApplePay, GooglePay, MDES & VTS												
LAST4	n{4}	C	Last 4 digit of the card number												
dsTransID	ans{1..100}	O	Directory server transactionID provided by 3D's server												
3DS_version	ans{1..10}	O	Mandatory if using own authentication service												
Method	a{1..10}	O	Display mode: web : PC browser mobile : Mobile phone browser app : Mobile app mini : Mini program												

			inwallet : In-wallet browser terminal : Terminal
OSType	a{1..10}	O	Submit this value if Method = mobile/app iOS Android
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]
PaymentExpiration Time	a{20}	O	For non-cash payment only. A timestamp (ISO 8601) that determines when the requestURL will expire, in UTC. Eg. 2023-12-31T23:59:59Z
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
AppDeeplink	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 PG token 2 : Passing an existing PG token 3 : Merchant will be storing the card details/tokenizing for future use (Will not be tokenized through PG) 4 ; Merchant is passing a stored card number/token for payment.
MerchantInitiated	n{1}	O	Set the type of payment it is initiated by. By default, it is 0 (customer initiated) 0 : Customer initiated 1 : Merchant initiated
MerchantInitiatedReason	n{1}	C	Reason for the merchant initiated transaction or incremental authorization. 1 : Reauthorization / Partial Shipment
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
CheckoutSource	ans{1..200}	O	Indicator of different type of checkout source made. Different checkout source may have different type of MDR calculation
OriginalTranID	ans{1..20}	O	The payment gateway transactionID from the 1st payment transaction required for its subsequent transactions. Mainly for RECURRING or UCOF type of transaction **Kindly append verificationID_ at the start of the value if the origin transaction was initiated from zero dollar verification API. Eg : verificationID_123
OriginalSchemeID	ans{1..100}	O	The scheme transactionID from the 1st payment transaction required for its subsequent transactions. Mainly for RECURRING or UCOF type of transaction
AuthCode	an{6}	O	Authorization code generated from the original authorized transaction. Optional when performing a standalone capture transaction
DisplayName	ans{1..50}	O	Merchant's doing business as shown on bank intermediate page or customer's bank statement
PreDiscountAmt	ns{10,2}	C	PreDiscountAmt is the original amount calculated before discount. TxnAmount will be used as the customer transacted amount/ discounted amt. If the value not empty, PreDiscountAmt will be used as the amount settled to merchants. Merchants can leverage this value for promotion purposes
GooglePay	array	C	The response of the whole Google Pay payload needs to be provided to the payment gateway to perform authorization
ApplePay	ans{1.300}	C	The response of the encrypted token from Apple Pay needs to be provided to the payment gateway to perform authorization For direct app integration with Apple Pay. Need to pass in Method = app .
IcpMemberId	an(1..20)	O	Unique ID for TW ESUN channels. This value will be propagated and returned in extraP parameter

Fiuu ^ Powering Future Payments

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 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>	JSON Object	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 displays the Postman interface with a POST request to `https://www.onlinepayment.com.my/MOLPay/API/seamlesspaymentIndex.php`. The request is configured with the following form data:

Key	Value
MerchantID	MOLPayRND
ReferenceNo	DEMO123
TxnChannel	cimb
TxnCurrency	MYR
TxnAmount	100.00
Signature	fc25388941d83ddeb3ce0315f0853
TxnType	SALS

The response status is 200 OK with a response time of 211 ms. The response body is shown 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@fiuu.com
 - b) Download from merchant portal: [Fiuu Merchant Portal Version 2.0 : Profile Settings](#)
 - c) Download from github: [GitHub - Fiuu/Apple-Pay-for-Malaysia-and-Singapore](#)
- 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) 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.fiuu.com/RMS/ApplePay/xdk.js>
 - b) Refer here this section for the available parameters to create a payment request.
- 6) 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,
    "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.fiuu.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);

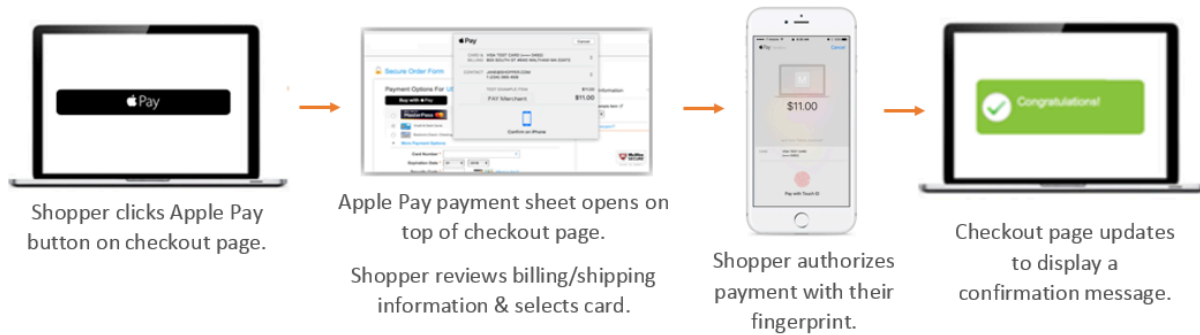
promise.then(function (canMakePayments) {

    // Append parameters that is needed only
    $("div#applepaybutton").append(
        "<apple-pay-button buttonstyle='black' type='plain' locale='en'
onClick='makeApplePayment();'></apple-pay-button>" +
        "<input type='hidden' id='MerchantID' value='<?=$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']?>' />"
    );
}
)
</script>

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

```

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.

Enabling Google Pay

Requirements

Kindly reach out to our support for the requirement on enabling Google Pay on your website as there's documents required by Google to verify your website before allowing Google Pay to be displayed at your side.

Examples

Frontend example to display the Google 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,
    "ReturnURL" => "https://xxx.com/return",
    "NotificationURL" => "https://xxx.com/notification",
    "CallbackURL" => "https://xxx.com/callback",
);

?>

<script src="https://pay.google.com/gp/p/js/pay.js"></script>
<script src="https://pay.fiuu.com/RMS/GooglePay/xdk.js"></script>

<script type="text/javascript">

$(document).ready( function(){
    paymentClient =getGooglePaymentsClient();

    name = {Customer Name};

    origin = {Merchant DBA};
```



```

currency = {Transaction Currency};

amount = {Transaction Amount};

paymentsClient.isReadyToPay(getGoogleIsReadyToPayRequest())

.then(function(response) {

    if (response.result === true) {

        addGooglePay()

    }

})

.catch(function(err) {

    // show error in developer console for debugging

    console.log(err);

});

});

function addGooglePay() {

    addGooglePayButton();

    // Append parameters that is needed only
    $('div#addGooglePayButton').append(
        "<input type='hidden' id='MerchantID' value='<?=$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']?>' />"
    );
}

```

```

}
</script>

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

```

Card data encryption

A sample below on how to perform encryption on card parameter such as CC_PAN, CC_CVV2, CC_MONTH, CC_YEAR, CRYPTOGRAM, CC_TOKEN. This approach requires your entity and IT infrastructure to be PCI-DSS compliant since you are handling cardholder data (CDE or cardholder data environment).

Examples

```

<?php

$key = "-----BEGIN PUBLIC KEY-----
MIIBljANBgqhkiG9w0BAQEFAAOCAQ8AMIIBCgKCAQEAxXAZm7omKp4F6xRB7fcC
Zkn0Xloeevu9BsTQtN8KahVZdVCAQkQWbLfu5UwARf5xXtoTr/i9Se9vAf81HbnM
vDBathot.JSZhknZLbNqwJZT7JiFqx+UKeK7BJqslQWc7b+dtHpsE4U5ezjkxfZ5u
FEUsVZ8evrPUgfnJhud7r9C2EXm+Z4h6xlhyhhYXVq+QeXpGg1T5ZJ3lp1FaAP+C
nnkUDDc6SSgiJofk4mxeeABGbTfau5UatwmtS92/xMNnfS9++RMUgVw7V0ErVRz3
Ha0UJDv3g4XnnZYqJf4UhQmvmzKitBSp1FK0tu4E+OoDZfc+py7C6H9Q+5VDZWEd
0QIDAQAB
-----END PUBLIC KEY-----";

// Input that you want to encrypt with
$CC_PAN = "4111111111111111";

openssl_public_encrypt($CC_PAN, $encrypted, $key);

// An encrypted value that you will send for a payment request. ENC_CARD is an identifier for PG
to know that the value is encrypted for the card data you're passing.
$CC_PAN = "ENC_CARD_".base64_encode($encrypted);

```

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 / UnionPay / Diners	POST	REDIRECT , RESPONSE	> 1.00
Card	CREDITAD	MyDebit Card Not Present	POST	REDIRECT, RESPONSE	> 1.00
Recurring (UCOF Subscription)	CREDITAR	Visa / MasterCard	POST	RESPONSE	> 1.00
Recurring (UCOF Subscription)	CREDITAH	MyDebit Card-Not-Present	POST	RESPONSE	> 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_EASYPAISA	Alipay+ Easypaisa	POST	REDIRECT	> 1.00
Alipay+ GCash	ALIPAYPLUS_GCASH	Alipay+ GCash	POST	REDIRECT	> 1.00

Alipay+ Kakaopay	ALIPAYPLUS_KAKA OPAY	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
ShopBack	SHOPBACK	ShopBack	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
FPX_BOCM	FPX_BOCM	Bank Of China	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
RPP_RTP_BOCH	RPP_RTP_BOCH	DuitNow OBW - Bank Of China	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_ABB	POST	REDIRECT	> 1.00
PayNet CheckOut	PNCO	PNCO	GET	REDIRECT	> 1.00

PNCO ABB	PNCO_ABB	Paynet Checkout - Affin Bank	GET	REDIRECT	> 1.00
PNCO ABMB	PNCO_ABMB	Paynet Checkout - Alliance Bank	GET	REDIRECT	> 1.00
PNCO AGROBANK	PNCO_AGROBANK	Paynet Checkout - Agrobank	GET	REDIRECT	> 1.00
PNCO AMB	PNCO_AMB	Paynet Checkout - AmBank	GET	REDIRECT	> 1.00
PNCO CIMBCLICKS	PNCO_CIMBCLICKS	Paynet Checkout - CIMB Bank	GET	REDIRECT	> 1.00
PNCO BIMB	PNCO_BIMB	Paynet Checkout - Bank Islam	GET	REDIRECT	> 1.00
PNCO BKRM	PNCO_BKRM	Paynet Checkout - Bank Rakyat	GET	REDIRECT	> 1.00
PNCO BMMB	PNCO_BMMB	Paynet Checkout - Bank Muamalat	GET	REDIRECT	> 1.00
PNCO BSN	PNCO_BSN	Paynet Checkout - Bank Simpanan Nasional	GET	REDIRECT	> 1.00
PNCO HLB	PNCO_HLB	Paynet Checkout - Hong Leong	GET	REDIRECT	> 1.00
PNCO HSBC	PNCO_HSBC	Paynet Checkout - HSBC Bank	GET	REDIRECT	> 1.00
PNCO KFH	PNCO_KFH	Paynet Checkout - Kuwait Finance House	GET	REDIRECT	> 1.00
PNCO MB2U	PNCO_MB2U	Paynet Checkout - Maybank	GET	REDIRECT	> 1.00
PNCO OCBC	PNCO_OCBC	Paynet Checkout - OCBC	GET	REDIRECT	> 1.00
PNCO PBB	PNCO_PBB	Paynet Checkout - Public Bank	GET	REDIRECT	> 1.00
PNCO RHB	PNCO_RHB	Paynet Checkout - RHB Bank	GET	REDIRECT	> 1.00
PNCO SCB	PNCO_SCB	Paynet Checkout - Standard Chartered	GET	REDIRECT	> 1.00
PNCO UOB	PNCO_UOB	Paynet Checkout - United Overseas Bank	GET	REDIRECT	> 1.00
PNCO BOCM	PNCO_BOCM	Paynet Checkout - Bank Of China	GET	REDIRECT	> 1.00

PNCO MBSB	PNCO_MBSB	Paynet Checkout - MBSB	GET	REDIRECT	> 1.00
MY, MYR, OTC					
7-eleven	CASH-711	Fiuu Cash @ 7E	POST	REDIRECT	> 1.00
99Speedmart	CASH-99	Fiuu Cash @ 99	POST	REDIRECT	> 1.00
KK Mart	CASH-KK	Fiuu 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-eBPG (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
CIMB-eBPG (Payment Direct)	CREDIT10	Visa/MasterCard	POST	REDIRECT	> 1.00
HLB-MPGS (Payment Direct)	CREDIT17	Visa/MasterCard	POST	REDIRECT	> 1.00
Affin Bank (Payment Direct)	CREDIT18	Visa/MasterCard	POST	REDIRECT	> 1.00
RHB-MPGS (Payment Direct)	CREDITAH	Visa/MasterCard	POST	REDIRECT	> 1.00
Card Installment	CREDITBA	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	BBL_IB_U	Bangkok Bank	POST	POPUP	> 1.00

buyer)					
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
Prompt Pay Request to Pay	KBANK_RTP	Prompt Pay Request to Pay	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
ID, IDR, OTC					
BNI Virtual Account	E2PAY_BNI_VA	e2Pay BNI Virtual Account (VA)	POST	REDIRECT	> 10,000.00
CIMB Virtual Account	E2PAY_CIMB_VA	e2Pay CIMB Virtual Account (VA)	POST	REDIRECT	> 10,000.00
Mandiri Virtual Account	E2PAY_MANDIRI_VA	e2Pay Mandiri Virtual Account (VA)	POST	REDIRECT	> 10,000.00

Permata Virtual Account	E2PAY_PERMATA_VA	e2Pay Permata Virtual Account (VA)	POST	REDIRECT	> 10,000.00
BCA Virtual Account	E2PAY_BCA_VA	e2Pay BCA Virtual Account (VA)	POST	REDIRECT	> 10,000.00
BRI Virtual Account	E2PAY_BRI_VA	e2Pay BRI Virtual Account (VA)	POST	REDIRECT	> 10,000.00
Alfamart	E2PAY_ALFAMART	e2Pay Alfamart	POST	REDIRECT	> 10,000.00
Indomaret	E2PAY_INDOMARET	e2Pay Indomaret	POST	REDIRECT	> 10,000.00
ID, IDR, IB					
CIMB OctoClicks	E2PAY_CIMBOCTOCLICKS_IB	e2Pay CIMBOctoClicks IB	POST	REDIRECT	> 10,000.00
DBank Pro	E2PAY_DBANKPRO_IB	e2Pay DBankPro IB	POST	REDIRECT	> 10,000.00
ID, IDR, EW					
CIMB QRIS	E2PAY_CIMB_QRIS	e2Pay CIMB QRIS	POST	REDIRECT	> 10,000.00
CIMB OctoPay	E2PAY_CIMB_OCTOPAY	e2Pay CIMB Rekening Ponsel	POST	REDIRECT	> 10,000.00
DANA	E2PAY_DANA	e2Pay DANA	POST	REDIRECT	> 100.00
LinkAja Applink	E2PAY_LINKAJA_APPLINK	e2Pay LinkAja Applink	POST	REDIRECT	> 100.00
LinkAja QRIS	E2PAY_LINKAJA_QRIS	e2Pay LinkAja QRIS	POST	REDIRECT	> 100.00
LinkAja Web Checkout	E2PAY_LINKAJA_WCO	e2Pay LinkAja Web Checkout	POST	REDIRECT	> 100.00
OVO	E2PAY_OVO	e2Pay OVO	POST	REDIRECT	> 100.00
ShopeePay JumpApp	E2PAY_SHOPEEPAY_JUMPAPP	e2Pay ShopeePay JumpApp	POST	REDIRECT	> 100.00
ShopeePay QRIS	E2PAY_SHOPEEPAY_QRIS	e2Pay ShopeePay QRIS	POST	REDIRECT	> 100.00
GOPAY	E2PAY_GOPAY	e2Pay GOPAY	POST	REDIRECT	> 10,000.00
MBayar QR	E2PAY_MBAYAR_QR	e2Pay MBayar QR	POST	REDIRECT	> 10,000.00
ID, IDR, BNPL					
Kredivo	E2PAY_KREDIVO_FN	e2Pay Kredivo Financing	POST	REDIRECT	-
Indodana	E2PAY_INDODANA_FN	e2Pay Indodana	POST	REDIRECT	-
PH, PHP, IB & OTC					

Dragonpay	DRAGONPAY	Dragonpay	GET	REDIRECT	> 50.00
BayD Center	DP_BAYD	DP_BAYD	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	Fiuu Cash	POST	REDIRECT	> 100.00
Bank of the Philippine Islands (BPI)	BPI	Bank of the Philippine Islands	GET	REDIRECT	>1.00
AUB Online/Cash Payment	DP_AUB	AUB Online/Cash Payment	GET	REDIRECT	> 49.99
BDO Internet Banking	DP_BDO	BDO Internet Banking	GET	REDIRECT	> 49.99
Banco de Oro ATM	DP_BDOA	Banco de Oro ATM	GET	REDIRECT	> 199.99
BDO Cash Deposit	DP_BDRX	BDO Cash Deposit	GET	REDIRECT	> 49.99
BDO Network Bank (formerly ONB) Cash Dep	DP_BNRX	BDO Network Bank (formerly ONB) Cash Dep	GET	REDIRECT	> 49.99
Bank of Commerce Online	DP_BOC	Bank of Commerce Online	GET	REDIRECT	> 49.99
BPI Online	DP_BPIA	BPI Online	GET	REDIRECT	> 49.99

BPI Cash Payment	DP_BPXB	BPI Cash Payment	GET	REDIRECT	> 49.99
Chinabank Online Bills Payment	DP_CBCB	Chinabank Online Bills Payment	GET	REDIRECT	> 49.99
Chinabank Cash Payment	DP_CBXB	Chinabank Cash Payment	GET	REDIRECT	> 49.99
CVM PAWNSHOP	DP_CVM	CVM PAWNSHOP	GET	REDIRECT	> 49.99
EastWest Online/Cash Payment	DP_EWXB	EastWest Online/Cash Payment	GET	REDIRECT	> 49.99
i2i Rural Banks	DP_I2I	i2i Rural Banks	GET	REDIRECT	> 49.99
Landbank ATM Online	DP_LBPA	Landbank ATM Online	GET	REDIRECT	> 49.99
Landbank Cash Payment	DP_LBXB	Landbank Cash Payment	GET	REDIRECT	> 49.99
Maybank Online Banking	DP_MAYB	Maybank Online Banking	GET	REDIRECT	> 49.99
Metrobank Online Banking	DP_MBTC	Metrobank Online Banking	GET	REDIRECT	> 49.99
Metrobank Cash Payment	DP_MBXB	Metrobank Cash Payment	GET	REDIRECT	> 49.99
Palawan Pawnshop	DP_PLWN	Palawan Pawnshop	GET	REDIRECT	> 49.99
PNB Internet Banking Bills Payment	DP_PNBB	PNB Internet Banking Bills Payment	GET	REDIRECT	> 49.99
PNB Cash Payment	DP_PNXB	PNB Cash Payment	GET	REDIRECT	> 49.99
POSIBLE.NET	DP_POSB	POSIBLE.NET	GET	REDIRECT	> 49.99
PERAHUB	DP_PRHUB	PERAHUB	GET	REDIRECT	> 49.99
PSBank Online	DP_PSB	PSBank Online	GET	REDIRECT	> 49.99
RCBC Online Banking	DP_RCBC	RCBC Online Banking	GET	REDIRECT	> 49.99

RCBC Cash Payment / ATM Bills Payment	DP_RCXB	RCBC Cash Payment / ATM Bills Payment	GET	REDIRECT	> 49.99
RD Pawnshop	DP_RDP	RD Pawnshop	GET	REDIRECT	> 49.99
RuralNet Banks and Coops	DP_RLNT	RuralNet Banks and Coops	GET	REDIRECT	> 49.99
RobinsonsBank Online Bills Payment	DP_RSB	RobinsonsBank Online Bills Payment	GET	REDIRECT	> 49.99
RobinsonsBank Cash Payment	DP_RSBB	RobinsonsBank Cash Payment	GET	REDIRECT	> 49.99
Security Bank Cash Payment	DP_SBCB	Security Bank Cash Payment	GET	REDIRECT	> 49.99
Unionbank Internet Banking	DP_UBPB	Unionbank Internet Banking	GET	REDIRECT	> 49.99
Unionbank Cash Payment	DP_UBXB	Unionbank Cash Payment	GET	REDIRECT	> 49.99
UCPB Connect/Mobile	DP_UCPB	UCPB Connect/Mobile	GET	REDIRECT	> 49.99
UCPB ATM/Cash Payment	DP_UCXB	UCPB ATM/Cash Payment	GET	REDIRECT	> 49.99
USSC	DP_USSC	USSC	GET	REDIRECT	> 49.99
AUB Instapay	AUB_INSTAPAY	AUB Instapay	POST	REDIRECT	> 0.99
AUB QRPH	AUB_INSTAPAY_QR	AUB QRPH	POST	REDIRECT	> 0.99
PH, PHP, EW					
GCash	GCASH	GCash	POST	REDIRECT	>0.01
PayMaya e-Wallet	PAYMAYA-EWALLET	PayMaya e-Wallet	GET	REDIRECT	> 0.99
PayMaya QRPH	PAYMAYA-QRPH	PayMaya QRPH	GET	REDIRECT	> 0.99
GrabPay (PHP)	GRABPAY_PH	GrabPay (PHP)	GET	REDIRECT	>1.00
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, EW					
GrabPay (SGD)	GRABPAY_SG	GrabPay (SGD)	GET	REDIRECT	>1.00
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 SHB	VTCP_SHB	VTC-Pay	GET	REDIRECT	> 1000.00
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 PHUONGDON NG	VTCP_PHUONGDON G	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 BANKTRANSFER	9PAY_BANKTRANSFER	9PAY_BANKTRANSFER	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

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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