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CONFIDENTIAL

Confidentiality

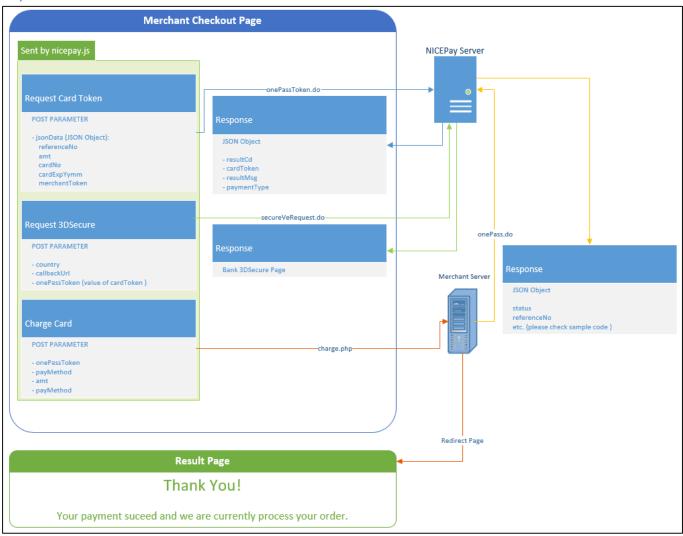
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Overview

Payment Flow



Hands On

1. Configure Payment Page (checkout.php)

Generate merchantToken, amt, and referenceNo

First, we need to include library to generate merchantToken, amt & referenceNo in The Server Side.

```
1. <?php
2. include_once "lib/NicepayLib.php";
3.
4. $amount = 100;
5. $referenceNo = 'Invoice-001';
6.
7. $nicepay = new NicepayLib();
8. $nicepay->set('amt', $amount);
9. $nicepay->set('referenceNo', $referenceNo);
10. $nicepay->merchantToken();
11. ?>
```

Then, we echo the generated amt, referenceNo and merchantToken

```
12. <!DOCTYPE html>
13. <html lang="en">
14.
       <head>
15.
         <title>NICEPAY - Secure Checkout</title>
16.
         <link rel='stylesheet' href='index.css' type='text/css'/>
17.
         <!-- Please include featherlight.js for lightbox demo -->
         <link rel='stylesheet' href='featherlight.min.css' type='text/css'/>
18.
19.
         <meta charset="UTF-8">
20.
         <!-- Please include nicepay.js and jquery in the head block -->
21.
         <script type="text/javascript" src="jquery.1.11.3.min.js"></script>
         <script type="text/javascript" src="nicepay.js"></script>
22.
23.
         <script type="text/javascript" src="featherlight.min.js"></script>
24.
       </head>
25.
       <body>
       <div class="wrapper">
26.
27.
       <div class="btn-group" id="form-selector">
28.
           <button type="button" class="btn btn-selector active" id="va-</pre>
   btn">Bank Transfer</button>
           <button type="button" class="btn btn-selector" id="cc-btn">Credit Card </button>
29.
         </div>
30.
31.
         <div class="form" id="va-form">
           <form name="vaForm" action="charge.php" method="post">
32.
33.
           <h2 class="form-title">Bank Transfer</h2>
34.
           <h4>Total</h4>
35.
           <hr>>
36.
           <h3>Rp. 12.000,00</h3>
37.
           <hr>>
38.
            <select name="bankCd">
39.
               <option value="CENA">BCA</option>
40.
                <option value="BNIN">BNI</option>
41.
               <option value="BMRI">Mandiri</option>
42.
                <option value="BBBA">Permata</option>
43.
                <option value="IBBK">BII Maybank</option>
44.
                <option value="HNBN">KEB Hana Bank
45.
46.
                <!-- Not available yet, coming soon-->
47.
                <option disabled> ---- option>
```

```
48.
                <option value="BNIA" disabled>CIMB Niaga</option>
                <option value="BRIN" disabled>BRI</option>
49.
                <option value="BDMN" disabled>Danamon</option>
50.
51.
              </select>
              <input type="hidden" name="payMethod" value="02">
52.
            <button type="submit" class="btn-submit" id="va">Get Virtual Account!</button>
53.
54.
            </form>
55.
          </div>
56.
57.
          <div class="form" id="cc-form">
            <form id="ccForm" action="charge.php" method="post">
58.
59.
            <h2 class="form-title">Credit Card</h2>
60.
            <h4>Total</h4>
61.
            <hr>>
62.
            <h3>Rp. 100,00</h3>
63.
64.
            <input name="billingNm" type="text" class="input-</pre>
    std" id="name" placeholder="Cardholder's Name">
           <input name="cardNo" type="text" class="input-</pre>
65.
    std" id="number" placeholder="Card Number" maxlength="16">
66.
           <input name="cardCvv" type="password" class="input-</pre>
   half" id="cvc" placeholder="CVV" maxlength="3">
           <input name="cardExpYymm" type="text" class="input-quarter" id="exp-</pre>
67
   month" placeholder="YYMM" maxlength="4">
           <input type="hidden" name="payMethod" value="01" id="payMethod">
68
69
            <input type="hidden" name="referenceNo" value="<?php echo $referenceNo; ?>" id="referen
   ceNo">
            <input type="hidden" name="amt" value="<?php echo $amount; ?>" id="amt">
70.
71.
            <input type="hidden" name="resultMsg" value="" id="resultMsg">
            <input type="hidden" name="resultCd" value="" id="resultCd">
72.
73.
            <input type="hidden" name="onePassToken" id="onePassToken" value="">
74.
            <button type="button" class="btn-</pre>
    submit" id="cc" onclick="javascript:nicepay('<?php echo $nicepay-</pre>
   >merchantToken(); ?>', '<?php echo $nicepay->get('iMid'); ?>');">Make Payment!</button>
75.
          </form>
76.
          </div>
77.
        </div>
78.
79.
        <script type="text/javascript" src="index.js"></script>
80.
       <body>
81. </html>
```

Make sure you have all <input> tag above and do not change name, id and type attributes. If you have to change the name, id and type attributes, you need to change nicepay.js as well.

2. Configure Global Parameters (NicepayConfig.php)

Configure MID and Merchant Key

Define the NICEPAY_IMID and NICEPAY_MERCHANT_KEY given by Nicepay Representative. If you don't have one, please contact **it@nicepay.co.id**.

Setting Debit Process URL

Debit Process Url is URL of Notification Handler, in example file named **notification-handler.php**. Notification Handler should listen to notification, check status to nicepay and update the latest payment status.

Hereby example if your domain is <u>www.example.com</u> and **notification-handler.php** located in web application root directory.

```
27. define("NICEPAY_DBPROCESS_URL", "http://example.com/notification-handler.php"); "// Merchant's notification handler URL
```

Notification Handler Url will be visited by NicePay Notification Engine, not human nor customer. And it should be accessible via public internet. If you still develop in your localhost. You can set Notification Handler Url using HTTP Responder free service, for example;

You can check the Notification in http://httpresponder.com/nicepay?view

```
1. <?php
2. /*
3.
4. *
5.
    * Copyright (C) 2016 NICE IT&T
6. *
7.
8. * This config file may used as it is, there is no warranty.
9.
10. * @ description : PHP SSL Client module.
11. * @ name
               : NicepayConfig.php
12. * @ author
                   : NICEPAY I&T (tech@nicepay.co.kr)
13. * @ date
14. * @ modify : 26.05.2016
15. *
16. * 2016.05.26 Update Log
17.
18. *
19.
20.
21. // Please set the following
22.
                                       "IONPAYTEST");
23. define("NICEPAY_IMID",
        // Merchant ID
24. define("NICEPAY_MERCHANT_KEY", "33F49GnCMS1mFYlGXisbUDzVf2ATWCl9k3R++d5hDd3Frmuos/XLx8XhXp
   e+LDYAbpGKZYSwtlyyLOtS/8aD7A=="); // API Key
25.
26. define("NICEPAY_CALLBACK_URL",
                                       "http://httpresponder.com/nicepay");
        // Merchant's result page URL
```

```
27. define("NICEPAY DBPROCESS URL",
                                         "http://httpresponder.com/nicepay");
         // Merchant's notification handler URL
28.
29. /* TIMEOUT - Define as needed (in seconds) */
30. define( "NICEPAY_TIMEOUT_CONNECT", 15 );
31. define( "NICEPAY_TIMEOUT_READ", 25 );
32.
33.
34. // Please do not change
35.
36. define("NICEPAY PROGRAM",
                                         "NicepayLite");
                                         "1.11");
37. define("NICEPAY VERSION"
                                         "20160309");
38. define("NICEPAY BUILDDATE"
39. define("NICEPAY_REQ_VA_URL",
                                         "https://www.nicepay.co.id/nicepay/api/onePass.do");
         // Request Virtual Account API URL
40. define("NICEPAY 3DSECURE URL",
                                         "https://www.nicepay.co.id/nicepay/api/secureVeRequest.do")
        // 3D Secure API URL
41. define("NICEPAY CANCEL VA URL",
                                         "https://www.nicepay.co.id/nicepay/api/onePassAllCancel.do"
    ); // Cancel Virtual Account API URL
42. define("NICEPAY CHARGE URL",
                                         "https://www.nicepay.co.id/nicepay/api/onePass.do");
         // Charge Credit Card API URL
43. define("NICEPAY_CANCEL_URL",
                                         "https://www.nicepay.co.id/nicepay/api/onePassAllCancel.do"
        // Cancellation URL
    );
44. define("NICEPAY_ORDER_STATUS_URL",
                                         "https://www.nicepay.co.id/nicepay/api/onePassStatus.do");
         // Check payment status URL
45. define("NICEPAY_READ_TIMEOUT ERR",
                                         "10200");
47. /* LOG LEVEL */
48.
49. define("NICEPAY LOG CRITICAL", 1);
50. define("NICEPAY LOG ERROR", 2);
51. define("NICEPAY LOG NOTICE", 3);
52. define("NICEPAY LOG INFO", 5);
53. define("NICEPAY LOG DEBUG", 7);
```

3. Configure nicepay.js

Setting 3dsecure.php file location

3dsecure.php responsible to automatically send payment form in parent window after 3D Secure Process close itself. We should set 3dsecure.php file location before processing 3D Secure transaction.

```
1. function cardPaySubmit(){
2.
       var ccForm = document.getElementById("ccForm");
3.
           ccForm.submit();
4. }
5.
6. //3DSecure Result Setting Value in 3dsecure.php
7. function setAcsInfo(name, values) {
8.
         var names = document.getElementById(name);
9.
         names.value = values;
10.}
11.
12. function getOnePassToken(merchantToken,imid)
13. {
14.
       var ajaxUrl = "https://www.nicepay.co.id/nicepay/api/onePassToken.do";
15.
       var dataObject = new Object();
16.
       var paymentType = "1";
       var iMid = imid;
17.
18.
```

```
19.
        dataObject.iMid = iMid;
20.
        dataObject.referenceNo = $("#referenceNo").val();
        dataObject.amt = $("#amt").val();
21.
22.
23.
        var threeDsecurephp = "http://localhost/nicepay-enterprize/3dsecure.php";
        dataObject.cardNo = $("#number").val();
24.
25.
        dataObject.cardExpYymm = $("#exp-month").val();
26.
        dataObject.merchantToken = merchantToken;
27.
28.
        $.ajax({
29.
            url : ajaxUrl,
30.
            type : "post",
31.
            crossDomain: true,
            data : "jsonData=" + JSON.stringify(dataObject),
32.
            dataType: "jsonp",
33.
34.
            timeout : 30000,
35.
            success : function(data) {
36.
                var get_data = eval(data);
37.
                var resultCd = get_data["resultCd"];
                var resultMsg = get_data["resultMsg"];
38.
39.
                if(resultCd == "0000"){
                    $("#onePassToken").val(get_data["cardToken"]);
40.
                    var amount = $("#amt").val();
41.
42.
                    var onePassToken = get_data["cardToken"];
43.
                    //3d secure
44.
                    if(onePassToken == null || onePassToken == ""){
45.
                        alert("onePassToken failed.")
46.
                        return;
47.
48.
                    $("#onePassToken").val(onePassToken);
                        var targetUrl = "https://www.nicepay.co.id/nicepay/api/secureVeRequest.do?c
49.
    ountry=360" +
50.
                                                                                                    "&c
    allbackUrl="+threeDsecurephp+
                                                                                                    "&o
51.
    nePassToken=" + onePassToken;
52.
                        $.featherlight({iframe: targetUrl, iframeMaxWidth: '100%', iframeWidth: 450
    , iframeHeight: 450});
53.
                }
54.
                else{
55.
                    alert(resultMsg);
56.
            },
57.
58.
            error : function(request, status, error){
59.
                alert(status);
60.
            }
        });
61.
62.}
63.
64.
65.
            cancel Button
66.
        */
67.
        function cancelOK(sel){
            var cancelForm = document.getElementById("cancelForm");
68.
69.
            if(sel == "1"){
70.
                //void data
71.
                document.getElementsByName("cancelType")[0].value = 1;
72.
            }else{
                //refund Data
73.
74.
                document.getElementsByName("cancelType")[0].value = 2;
75.
            }
```

```
cancelForm.submit();
77.
        }
78.
79.
        /**
80.
            payment button
        */
81.
82.
        function nicepay(merchantToken,imid) {
83.
            var ccForm = document.ccForm;
84.
            var ccPayMethod = "01";
85.
            //card payment
            if( ccPayMethod== "01"){
86.
87.
                //OnePass Token
88.
                getOnePassToken(merchantToken,imid);
89.
            }
90.
            else{
91.
                return;
92.
93.
        }
94.
        /**
95.
96.
            OnePass Inquiry Submit
97.
        */
98.
        function inquiry()
99.
100.
                    var onePassInquiryForm = document.getElementById("onePassInquiryForm");
101.
                    onePassInquiryForm.submit();
102.
103.
104.
               function errMsg(code, message)
105.
                    console.log("3D Secure failed");
106.
                    console.log(code+" : "+message);
107.
108.
```

4. Charge Card Using Card Token (charge.php)

After 3D Secure Process, the **3dsecure.php** will automatically send form to **charge.php** to charge customer card balance. Please make sure the **referenceNo** and **amt** sent while request card token is identical to **referenceNo** and **amt** sent while charging the card.

```
1. <?php
2. /*
3.
4. *
    * Copyright (C) 2016 NICE IT&T
5.
6. *
   * Please do not modify this module.
7.
  * This module may used as it is, there is no warranty.
8.
9.
10. * @ description : PHP SSL Client module.
11. * @ name
                : charge.php
12. * @ author
                   : NICEPAY I&T (tech@nicepay.co.kr)
13. * @ date
14. * @ modify : 16.05.2016
15. *
16. * 2016.02.22 Update Log
17. * Please contact it.support@ionpay.net for inquiry
18. *
19. *
```

```
21.
22. // Include Config File
23. include_once "lib/NicepayLib.php";
24. $nicepay = new NicepayLib();
25.
26. /*
27. *
28. *
29. * Credit Card Payment Method
30. *
31. */
32. if(isset($_POST['payMethod'])
               && $ POST['payMethod'] == '01'
33.
               && isset($ POST['billingNm'])
34.
35.
               && $ POST['billingNm']
36.
               && isset($ POST['onePassToken'])
37.
               && $ POST['onePassToken']
38.
               )
39.
40.
                                   = $ POST['billingNm'];
41.
               $billingNm
42.
               $onePassToken = $ POST['onePassToken'];
                                   = $ POST['cardExpYymm'];
43.
               $cardExpYymm
44.
               $cardCvv
                                   = $_POST['cardCvv'];
45.
46.
               // Populate Mandatory parameters to send
               $nicepay->set('payMethod', '01');
$nicepay->set('currency', 'IDR');
47.
48.
49.
               $nicepay->set('amt', 100); // Total gross amount
50.
               $nicepay->set('referenceNo', 'Invoice-
    001'); // Invoice Number or Referenc Number Generated by merchant
51.
               $nicepay->set('description', 'Payment of Invoice No '.$nicepay-
     >get('referenceNo')); // Transaction description
52.
53.
               $nicepay->set('billingNm', 'John Doe'); // Customer name
               $nicepay->set('billingPhone', '02112345678'); // Customer phone number
$nicepay->set('billingEmail', 'john@example.com'); //
$nicepay->set('billingAddr', 'Jl. Jend. Sudirman No. 28');
$nicepay->set('billingCity', 'Jakara');
54.
55.
56.
57.
               $nicepay->set('billingState', 'DKI Jakarta');
58.
               $nicepay->set('billingPostCd', '10210');
$nicepay->set('billingCountry', 'Indonesia');
59.
60.
61.
               $nicepay->set('deliveryNm', 'John Doe'); // Delivery name
62.
               $nicepay->set('deliveryPhone', '02112345678');
$nicepay->set('deliveryEmail', 'john@example.com');
$nicepay->set('deliveryAddr', 'Jl. Jend. Sudirman No. 28');
$nicepay->set('deliveryCity', 'Jakarta Pusat');
63.
64.
65.
66.
               $nicepay->set('deliveryState', 'DKI Jakarta');
$nicepay->set('deliveryPostCd', '10210');
67.
68.
               $nicepay->set('deliveryCountry', 'Indonesia');
69.
70.
               $nicepay->set('onePassToken', $onePassToken);
71.
               $nicepay->set('cardExpYymm', $cardExpYymm);
72.
               $nicepay->set('cardCvv', $cardCvv);
73.
74.
               // Send Data
75.
               $response = $nicepay->chargeCard();
76.
77.
78.
               // Response from NICEPAY
79.//
                 var_dump($response);
```

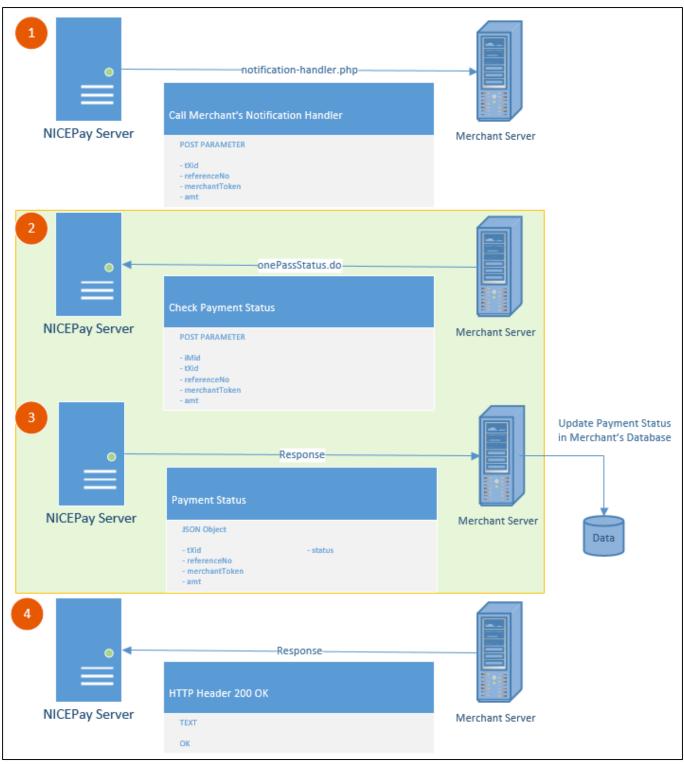
```
80. // exit();
81.
           if (isset($response->resultCd) && $response->resultCd == "0000") {
82.
               echo "";
83.
               echo "tXid
                                       : $response->tXid\n";
84.
               echo "callbackUrl
                                      : $response->callbackUrl\n";
               echo "description
85.
                                       : $response->description\n";
               echo "payment date
                                       : $response->transDt\n"; // YYYYMMDD
86.
               echo "payment time
87.
                                       : $response->transTm\n"; // HH24MISS
               echo "result code
                                       : $response->resultCd\n";
88.
               echo "result message
89.
                                       : $response->resultMsg\n";
               echo "reference no
90.
                                       : $response->referenceNo\n";
               echo "payment method
91.
                                       : $response->payMethod";
               echo "";
92.
93.
               // var_dump($response);
94.
           } elseif(isset($response->resultCd)) {
95.
               // API data not correct or error happened in bank system, you can redirect back to
   checkout page or echo error message.
96.
               // In this sample, we echo error message
97.
               echo "";
               echo "Oops! Something happened, please notice your system administrator.\n\n";
98.
99.
               echo "result code
                                       : $response->resultCd\n";
                      echo "result message : $response->resultMsg\n";
100.
                      echo "";
101.
102.
                  } else {
103.
                      // Timeout, you can redirect back to checkout page or echo error message.
104.
                      // In this sample, we echo error message
105.
                      echo "Connection Timeout. Please Try again.";
106.
                  }
107.
              }
              elseif(isset($ POST['payMethod']) && $ POST['payMethod'] == '01') {
108.
109.
                  echo "Please fill all card data field";
110.
                  // print r($ POST);
111.
              }
112.
              else {
113.
                  echo "Unknown payment method";
114.
              }
```

5. Configure Notification Handler (notification-handler.php)

Overview

Notification Handler should listen to notification and check payment status to Nicepay server in order to update the latest payment status in merchant database.

Notification Flow



Updating Payment Status (notification-handler.php)

Right After check payment status, you should update your payment status in database and return HTTP Header 200 OK to Nicepay notification engine.

```
1. <?php
2. /*
3.
4. *
    * Copyright (C) 2015 NICE IT&T
5.
6. *
    * Please do not modify this module.
7.
8. * This module may used as it is, there is no warranty.
9.
10. * @ description : PHP SSL Client module.
11. * @ name
                : notification-handler.php
12. * @ author
                    : NICEPAY I&T (tech@nicepay.co.kr)
13. * @ date
14. * @ modify : 26.05.2016
15. *
16. * 2016.05.26 Update Log
17. *
18. *
19. */
20. // Include the Transferpay class
21. include_once('lib/NicepayLib.php');
22.
23. $nicepay = new NicepayLib();
24.
25. // Listen for parameters passed
26. $pushParameters = array('tXid',
                        'referenceNo',
27.
28.
                        'merchantToken',
29.
                        'amt'
30.
                       );
31.
32. $nicepay->extractNotification($pushParameters);
33.
34. $iMid
                       = $nicepay->iMid;
35. $tXid
                       = $nicepay->getNotification('tXid');
36. $referenceNo
                       = $nicepay->getNotification('referenceNo');
                       = $nicepay->getNotification('amt');
37. $amt
                       = $nicepay->getNotification('merchantToken');
38. $pushedToken
39.
40.
41. $nicepay->set('tXid', $tXid);
42. $nicepay->set('referenceNo', $referenceNo);
43. $nicepay->set('amt', $amt);
44. $nicepay->set('iMid',$iMid);
45.
46. $merchantToken = $nicepay->merchantTokenC();
47. $nicepay->set('merchantToken', $merchantToken);
48.
49. // <RESQUEST to NICEPAY>
50. $paymentStatus = $nicepay->checkPaymentStatus($tXid, $referenceNo, $amt);
51.
52. // <RESPONSE from NICEPAY>
53. // Please update the payment status in your database right after you get the latest payment sta
   tus
54. if($pushedToken == $merchantToken) {
```

```
// Print only OK, no HTML, no UI, no beauty poem. Also make sure HTTP code = 200
55.
56.
             echo "OK";
57.
             // Update the payment status in your database based on $paymentStatus-
   >StatusDescription,
             // Send email notification to customer to notify payment succeed
58.
59.
             // <RESPONSE from NICEPAY>
60.
             // Please update the payment status in your database right after you get the latest
61.
   payment status
62.
             echo "";
             echo "$paymentStatus-
63.
   >status\n"; // This is Payment Status main reference to update Payment Status in merchant datab
   ase
64.
65.
             ** Credit Card
66.
67.
68.
             ** $paymentStatus->status == 0 // Success
69.
             ** $paymentStatus->status == 1 // Failed
             ** $paymentStatus->status == 2 // Void or Refund
70.
71.
             ** $paymentStatus->status == 9 // Initialization or Unpaid
72.
             **_____
73.
74.
             **_____
75.
             ** Virtual Account
76.
             **_____
77.
             ** $paymentStatus->status == 0 // Paid
78.
             ** $paymentStatus->status == 3 // Unpaid
             ** $paymentStatus->status == 4 // Expired
79.
80.
             **_____
81.
82.
             echo "$paymentStatus->tXid\n";
83.
             echo "$paymentStatus->iMid\n";
             echo "$paymentStatus->referenceNo\n";
84.
85.
             echo "$paymentStatus->amt\n";
             // var dump for more information
86.
87.
             // var dump($paymentStatus);
88.
             echo "";
89.
90.
```

As we see highlighted code above, we should update status by using \$paymentStatus->status and recommended to validate \$paymentStatus->amt.

Hereby the example of change to the highlighted code above;

```
1. if($pushedToken == $merchantToken) {
          // Print only OK, no HTML, no UI, no beauty poem. Also make sure HTTP code = 200
2.
3.
          echo "OK";
4.
          switch ($paymentStatus->status) {
5.
6.
7.
                // check if $paymentStatus->amt == amount in merchant database
8.
                // if true, update payment status in merchant database as Paid
                // send email to customer
9.
10.
                break;
11.
12.
13.
                case '1':
```

```
14.
                // update payment status in merchant database as Failed
15.
                // send email to customer
16.
                break;
17.
18.
                case '2':
19.
                // update payment status in merchant database as Refund or Void
20.
                // send email to customer
21.
                break;
22.
23.
                case '9':
24.
                // update payment status in merchant database as Pending
25.
                break;
26.
27.
                default:
28.
                // payment status status in merchant database as Error
29.
                // send email to system administrator
30.
31. }
```

Discover More

Discover more advanced options by checking our documentation or contact Integration Support it@nicepay.co.id.