CARDZONE

3DS Merchant Interface

Version 2.9

20 November 2024

Contents

1.0 REVISION HISTORY

Version	Description	Updated By	Date
1.0	First Release		
1.1	Added sample message	Hazel Ong	30/03/2020
1.2	Removed Card Encryption section	Goh Xin Ni	20/11/2020
1.3	Updated MPIKeyReq and MPIKeyRes field ID formats	Goh Xin Ni	20/11/2020
1.4	Added List of Response Code section	Hazel Ong	10/12/2020
1.7	Change MPIReq few columns to Conditional instead of Mandatory Add in cardholder name column	Ho Mun Jun	24/02/2021
1.8	Add in new fields in key exchange (/mkReq) for key exchange mac verification Add in new field (MPI_BIN) in MPI response Add in new fields in MPI_MAC sequence (no 3, 4, 5, 33) Add in new field in MPI response mac (no 6 MPI_BIN)	Ho Mun Jun	09/03/2021
1.9	Add in new step in Message Flow (no 6) Add in new field MPI_RESPONSE_TYPE in merchant request MPIReq Add in new column JSON field id in MPIRes	Ho Mun Jun	15/03/2021
2.0	Remove JSON field id in MPIRes Add in new fields in MPIReq and MAC 4. MPI_CARD_HOLDER_NAME 35.MPI_RESPONSE_TYPE Add in new fields in MPIRes and MAC 7. MPI_REFERRAL_CODE Add in ENROLLMENT FILE FORMAT and LIST OF REFERRAL CODE section	Ho Mun Jun	24/03/2021
2.1	Updated field name in MPIReq from MPI_CARDHOLDER_NAME to MPI_CARD_HOLDER_NAME	Goh Xin Ni	31/03/2021
2.2	Update description and value of MPI_RESPONSE_TYPE in MPIReq	Ho Mun Jun	02/04/2021
2.3	Add in MPIReq need go thru an iframe(as EMVCo request) and remove the redirect using javascript	Lee Shu Yi	13/04/2021
2.4	Add in MPI_CARDHOLDER_INFO in MPIRes	Lee Shu Yi	22/04/2021
2.5	1. Add Payment Link, Online Banking Wallet (OBW) and QR feature under module 4.8 URLs Function. 2. Add Payment Link, Online Banking Wallet (OBW) and QR message specifications with sample message	Tam Yew Wah	18/10/2024

	3. Add Summary of the Message Format that support by URL list 4. Revise the Message Specification to categories under JSON and HTML Form Post		
2.6	Add new field: MPI_QR_TYPE in MPIQrReq. Terminal able to get QR string/ QR image based on this field	Tam Yew Wah	20/11/2024
2.7	Add new field: MPI_QR_TXNNOTIF_TYPE in the MPIQrReq. To control the callback. Update field: MPI_PURCH_AMT in the MPIQrReq to conditional, will not require if generating Static QR	Horng Sen	23/2/2025
2.8	Added: - Section 8: Sample code for MAC generation	Horng Sen	8/4/2025
2.9	Added - Section 9 : FAQ - Section 4.9: List of UAT URL Updated - Section 8: Adding the sample source code from GitHub	Horng Sen	26/5/2025

2.0 PREFACE

This document describes implementation guide of the Cardzone 3DS Server. This implementation guide documents the online message interfaces requirements and processing flows expected by the Cardzone 3DS Server from acquiring bank selected e-commerce vendors.

3.0 SYSTEM INTRODUCTION

3.1 Purpose of the Document

On behalf of the acquiring bank, this document contains information relevant to online merchants who are interested in routing their online transactions to Cardzone 3DS Server for processing. Cardzone 3DS Server complies with EMVCo 3D-Secure v2.

3.2 Document Scope

This guide is designed to provide a detailed description of messages exchanged between e-commerce merchant and Cardzone 3DS Server.

3.3 System Objective

To establish the standard interface message format that will be used by Cardzone 3DS Server and e-commerce merchant.

3.4 Intended Audiences

The following are the target audience who should read this document

- Cardzone 3DS Server Technical Architect & developers for developing and implementing the solution
- System Integration Test Managers, User Acceptance Test Managers to develop test scripts
- Acquiring Bank IT team
- E-commerce vendors (if relevant)

4.0 TECHNICAL REQUIREMENT

4.1 Transport Security

The channel between cardholder and merchant server should be secured using HTTPS. The merchant web server has to have a valid SSL certificate signed by a certificate authority installed.

4.2 HTTPS Post

The Interaction between 3DS Server and Merchant server are through JSON or HTML form post.

The key exchange prepares field in MPIKey by merchant server, the message request sends in JSON format to 3DS Server.

The payment checkout form and inquiry form prepare field in MPIReq/MPIReqOBW, and in form post (thru iframe) to 3DS Server. The response of the transaction MPIRes is posted to a merchant server URL listener.

4.3 Cardholder Browser

Merchant must provide clear instruction at the checkout page to avoid cardholder close browser window/hit refresh button/hit back button while the transaction is processing.

If the cardholder close browser in the middle of 3DS authentication, the payment summary may not post to the merchant server.

Need using an HTML iframe (inline or lightbox) in the Cardholder browser when form post MPIReq to 3DS Server.

4.4 Response Time Frame

Time taken for 3DS authentication is variable. It depends on the network traffic, and response time from DS as well as ACS. Typically, 3DS authentication should complete within 20 sec.

4.5 Void Transaction

Approved transactions can be voided before they are settled. If transactions are already settled in 3DS Server, then merchants are required to do refund.

4.6 Refund Transaction

Approved transactions can be refund if transactions are already settled in 3DS Server.

4.7 Settlement

3DS Server will automatically settle all approved transactions daily at 12:00am by generating a settlement file for acquiring bank processing.

4.8 URLs Function

4.8.1 MPIKey - Request URL

E-commerce merchant server will be given an URL to send key exchange request using JSON message. This URL is given to merchant solely for key exchange request. Merchant should not disclose the URL to any unrelated third party.

4.8.2 MPIReq - Request URL

E-commerce merchant server will be given an URL to send online authentication transaction request. This URL is given to merchant solely for online transaction request. Merchant should not disclose the URL to any unrelated third party.

The given URL to be segregate into 2 based on merchant request as below:

1. **Hosted Payment Request URL** – Cardzone 3DSS to host the Payment Page and eligible the consumer to choose the payment type to proceed the authentication and authorization.
2. **Non-Hosted Payment Request URL** – Merchant will host the payment page and sending the request to Cardzone 3DSS server to proceed authentication and authorization

4.8.3 MPIRes - Response URL

Merchant server needs to provide an URL for Cardzone 3DS Server to response the result of online transaction, Cardzone 3DS Server will response to same URL for all online transactions (different card brand) from the merchant.

4.8.4 Payment Link MPIKey - Request URL

E-commerce merchant server will be given a URL to send the key exchange request which purposely use for Payment Link function with using JSON message. This URL is given to merchant portal / merchant who are solely to use of payment link key exchange request. Merchant should not disclose the URL to any unrelated party.

4.8.5 Payment Link Generation - Request URL

E-commerce merchant server will be given an URL to send generate payment link request. Merchant should not disclose the URL request to any unrelated party. Upon request, E-commerce merchant server will be returning the payment link to URL and merchant eligible to share it to consumer to proceed further activity.

4.8.6 MPIQrReq - Request URL

E-commerce merchant server will be given an URL for the QR Transaction. Merchant should not disclose the URL to any unrelated third party

4.8.7 MPIReqOBW - Request URL

E-commerce merchant server will be given an URL to send online payment transaction request. This URL is given to merchant solely for online transaction request. Merchant should not disclose the URL to any unrelated third party.

The given URL to be segregate into 2 based on merchant request as below:

1. **Hosted Payment Request URL** – Cardzone 3DSS to host the Payment Page and eligible the consumer to choose the payment type to proceed the authentication and authorization.
2. **Non-Hosted Payment Request URL** – Merchant will host the payment page and sending the request to Cardzone 3DSS server to proceed payment transaction.

4.9 List of UAT URLs

- Key Exchange Page: https://3dsecureczuat.muamalat.com.my/3dss/**mkReq**

- Hosted Payment Page: https://3dsecureczuat.muamalat.com.my/3dss/**mercReq**
  - ✓ Sales

- Non-Hosted Payment Page: https://3dsecureczuat.muamalat.com.my/3dss/**mpReq**
  - ✓ Sales
  - ✓ Inquiry
  - ✓ Void
  - ✓ Refund

- Payment Link Key Exchange Page: https://3dsecureczuat.muamalat.com.my/3dss **/mkReqPymtLink**

- Payment Link Generation Request Page: https://3dsecureczuat.muamalat.com.my/3dss/**getPymtLink**
  - ✓ Sales

- Merchant QR Request Page: https://3dsecureczuat.muamalat.com.my/3dss/**mpQrReq**
  - ✓ Generate QR
  - ✓ QR Transaction Inquiry

- Hosted Online Banking Wallet (OBW) Payment Page: https://3dsecureczuat.muamalat.com.my/3dss/**obwMercReq**

- Non-Hosted OBW Payment Page: https://3dsecureczuat.muamalat.com.my/3dss/**mpReqObw**
  - ✓ Bank List Request
  - ✓ OBW Sales
  - ✓ OBW Inquiry

- ✓ OBW Cancel Transaction

4.10 List of Production URLs

- Key Exchange Page: https://3dsecurecz.muamalat.com.my/3dss/**mkReq**

- Hosted Payment Page: https://3dsecurecz.muamalat.com.my/3dss/**mercReq**
  - ✓ Sales

- Non-Hosted Payment Page: https://3dsecurecz.muamalat.com.my/3dss/**mpReq**
  - ✓ Sales
  - ✓ Inquiry
  - ✓ Void
  - ✓ Refund

- Payment Link Key Exchange Page: https://3dsecurecz.muamalat.com.my/3dss **/mkReqPymtLink**

- Payment Link Generation Request Page: https://3dsecurecz.muamalat.com.my/3dss/**getPymtLink**
  - ✓ Sales

- Merchant QR Request Page: https://3dsecurecz.muamalat.com.my/3dss/**mpQrReq**
  - ✓ Generate QR
  - ✓ QR Transaction Inquiry

- Hosted Online Banking Wallet (OBW) Payment Page: https://3dsecurecz.muamalat.com.my/3dss/**obwMercReq**

- Non-Hosted OBW Payment Page: https://3dsecurecz.muamalat.com.my/3dss/**mpReqObw**
  - ✓ Bank List Request
  - ✓ OBW Sales
  - ✓ OBW Inquiry
  - ✓ OBW Cancel Transaction

4.11 Summary of Message Format that supported by URL

List of the URL message format with support JSON format

- **MPIKey – Request URL**: Key Exchange Page
- **Payment Link MPIKey – Request URL**: Payment Link Key Exchange Page
- **Merchant QR – Request URL**: Merchant QR Request Page
- **Online Banking Wallet (OBW) MPIReq – Request URL:**

  - Hosted Payment Page
  - Non-Hosted Payment Page

List of the URL message format with support FORM POST format

- **MPIReq – Request URL:**
  - Host Payment Page
  - Non-Hosted Payment Page
- **Payment Link Generation – Request URL:** Payment Link Generation Request Page
- **Merchant QR – Request URL:** Merchant QR Request Page
- **Online Banking Wallet (OBW) MPIReq – Request URL:**
  - Hosted Payment Page
  - Non-Hosted Payment Page

5.0 SYSTEM MESSAGE INTERFACE

5.1 Communication Details

The following table summarizes the communication details pertaining to Cardzone 3DS Server and E-commerce merchant

Protocol	HTTPS
Message Format	JSON/HTML Form Post

5.2 Messages Type

The following Message Type are used:

Message Type	Identifier Application
INQ	**Inquiring**
SALES	**Sales / Purchase**
VSALES	**Void of Sales / Void of Purchase**
REFUND	**Refund**

5.3 Message Validation

In the event of the message being corrupted or using invalid encryption algorithm or not packed according to the specification, the message would be declined by Cardzone 3DS Server with corresponding response code.

5.4 Message Flows

1. Cardholder selects to checkout at the merchant website, merchant server will prepare a checkout page within an iframe with all the fields required in **MPIReq**.

2. Merchant server generate RSA key pair, and form a **MPIKeyReq** JSON message send to 3DS Server to do a key exchange for this transaction.

3. 3DS Server received the **MPIKeyReq** and validates the message.
   - If invalid message, will response **MPIKeyRes** with error code.
   - If merchant is valid, generate another RSA key pair, response public key to merchant server by **MPIKeyRes** JSON message.

4. Merchant Server received the **MPIKeyRes**.
   - If key exchange failed, merchant server should retry from step 2.

- If key exchange success, merchant server let cardholder enter card information, and using an iframe form post **MPIReq** to 3DS Server.

5. 3DS Server received **MPIReq** and validates the transaction.
   - If invalid transaction, **MPIRes** will post to Merchant URL with error code.
   - If valid transaction, 3DS Server determine whether the card is enrolled for 3DS authentication from ACS. If the card is enrolled, perform 3DS authentication else perform normal authorization to Acquirer Host. After receive response from Acquirer Host/result response from ACS, **MPIRes** will post to Merchant URL with error code

6. If transaction type of **MPIReq** is SALES, 3DS Server will fire additional status info to merchant enrolled URL for immediate transaction status update. If merchant didn't provide this URL, 3DS Server will ignore this action.

7. Merchant server received **MPIRes** then close the iframe, and should verify the MAC before response to cardholder browser, if verified failed then do inquiry. At last, merchant server must response to cardholder browser accordingly.

5.5 Transaction Timeout

All e-commerce merchant should perform inquiry before trigger new online transaction request when there is a time out i.e. not response from Cardzone 3DS Server. If previous transaction was approved but e-commerce merchant did not receive response due to whatever reason; and e-commerce merchant trigger another online transaction request it will be considered separate transaction request and may incur double charge to cardholder.

5.6 MAC Field Description

5.6.1 MAC (MPIKeyReq)

This field is for Cardzone 3DS server and E-commerce merchant to verify the request and response are from the genuine sender during key exchange message.

This field was sign using SHA256withRSA algorithm, and encoded in Base64Url.

Sign using own RSA private key, verify using sender RSA public key during merchant file based public key enrollment.

For MAC generated by E-commerce merchant in key exchange request, the encrypted values are expected in the order of:

1. merchantId
2. purchaseId
3. pubKey

5.6.2 MPI_MAC (MPIReq)

This field is for Cardzone 3DS server and E-commerce merchant to verify the request and response are from the genuine sender.

This field was sign using SHA256withRSA algorithm, and encoded in Base64Url.

Sign using own RSA private key, verify using sender RSA public key, these keys have been exchanged with MPIKey message when transaction initial.

For MPI_MAC generated by E-commerce merchant in transaction request, the encrypted values are expected in the order of:

1. MPI_TRANS_TYPE
2. MPI_MERC_ID
3. MPI_PAN
4. MPI_CARD_HOLDER_NAME
5. MPI_PAN_EXP
6. MPI_CVV2
7. MPI_TRXN_ID
8. MPI_ORI_TRXN_ID
9. MPI_PURCH_DATE
10. MPI_PURCH_CURR
11. MPI_PURCH_AMT
12. MPI_ADDR_MATCH
13. MPI_BILL_ADDR_CITY
14. MPI_BILL_ADDR_STATE
15. MPI_BILL_ADDR_CNTRY
16. MPI_BILL_ADDR_POSTCODE
17. MPI_BILL_ADDR_LINE1
18. MPI_BILL_ADDR_LINE2
19. MPI_BILL_ADDR_LINE3
20. MPI_SHIP_ADDR_CITY
21. MPI_SHIP_ADDR_STATE
22. MPI_SHIP_ADDR_CNTRY
23. MPI_SHIP_ADDR_POSTCODE
24. MPI_SHIP_ADDR_LINE1
25. MPI_SHIP_ADDR_LINE2
26. MPI_SHIP_ADDR_LINE3
27. MPI_EMAIL
28. MPI_HOME_PHONE
29. MPI_HOME_PHONE_CC
30. MPI_WORK_PHONE
31. MPI_WORK_PHONE_CC
32. MPI_MOBILE_PHONE
33. MPI_MOBILE_PHONE_CC
34. MPI_LINE_ITEM (repeat subfields as necessary)
    a. MPI_ITEM_ID;
    b. MPI_ITEM_REMARK;
    c. MPI_ITEM_QUANTITY;
    d. MPI_ITEM_AMOUNT;
    e. MPI_ITEM_CURRENC
35. MPI_RESPONSE_TYPE

For MPI_MAC generated by Cardzone 3DS Server in transaction response, the encrypted values are generated in the order of:

1. MPI_MERC_ID
2. MPI_TRXN_ID
3. MPI_ERROR_CODE
4. MPI_APPR_CODE
5. MPI_RRN
6. MPI_BIN
7. MPI_REFERRAL_CODE
8. MPI_CARDHOLDER_INFO

5.7 General Specifications

1. **Protocol**
   - Communications Protocol: HTTPS

2. **Message Format**
   - JSON
   - HTML Form POST (thru iframe)

3. **Character Set**
   - ASCII

4. **Data Attributes**

Format Abbreviation	Meaning	Size
A	Alphabetic Characters	All left justified, with trailing spaces.
N	Numeric Digits	All right justified, with leading zeros.
AN	Alphabetic and Numeric Characters	All left justified, with trailing spaces.

5. **Conventions Used for Denoting Field Presence**

Code	Meaning
M	Field must be present.
ME	If field is present in request, the same value has to be echoed in the response.
O	Field is optional within the request. If present, the system will take certain action on it.
C	Field is conditional within the request.

6. **Void**
   - Original Transaction Number (MPI_ORI_TRXN_ID) of the transaction to be void should be provided.

5.8 Message Specifications

5.8.1 JSON Format Method

5.8.1.1 MPIKeyReq – Request Form Fields

Field Id	Attribute	Mandatory	Remarks
merchantId	AN (15)	M	Merchant ID. The unique identity code assigned by acquirer bank to the merchant.
purchaseId	AN (20)	M	Transaction ID. The unique transaction number generated by merchant to identify the transaction. Each unique transaction number is treated as new transaction request. This field is being used pair with merchant ID to identify a transaction. Minimum 6 digits. If a transaction received with the transaction number exists pair with the merchant ID in system, the transaction is treated as duplicate and deemed invalid.
pubKey	AN (392)	M	RSA public key, key length 2048 generated by the merchant server. Encoded in Base64Url.
mac	ANS (344)	C	Key Exchange MAC. Refer to field description for details on encryption algorithm and verification. Mandatory only if merchant enroll key exchange mac verification.

Sample Request:


```
{
"merchantId" : "600000000000001",
"pubKey" :
"MIIBIjANBgkqhkiG9w0BAQEFAAOCAQ8AMIIBCgKCAQEAp1mHlp7EPnBY_lyO2d6Odwg98GxZozSIpMxg8r
5SxmkRrzI_6ZH0WZlai3IyXA6BIgmH6QoFK6nNHz6kVtzhT_aPRzSo2eSstQFfYxcP2eFswO0uTDu41xlnC
y77JI4GUv9joE37dA6wtru1QMiDmkG-
Iyp62Piszx9ertMDb2JxcD1ieRngHp5v3GKiG5W7nWo0ge3xgJGcu6JjVxjRXN4bbxUqNbMBkxM993Yjy_w
L11lBOM4xLWqMszuWMDrQiU-
kJwbjKeR1ssCo2IhazGyEdrPr2C94QNmhVfYhK3lSe2c7gXXaEBzElyN59viAm0WCYNuM038uha8MIqLxsQ
IDAQAB",
"purchaseId" : "6487047256"
}
```


5.8.1.2 MPIKeyRes – Response Form Fields

Field Id	Attribute	Mandatory	Remarks
merchantId	AN (15)	ME	Merchant Id. Echo value as per request. Cannot be blank.

purchaseId	AN (20)	ME	Transaction ID Echo value as per request. Cannot be blank.
pubKey	AN (392)	C	RSA public key, key length 2048 generated by the 3DS server. Encoded in Base64Url. Present if response code is 000. Else blank.
errorCode	AN (3)	M	Response Code.
errorDesc	AN (100)	O	Response Error Description. Present if response code is not 000. Else blank.

Sample Response:


```
{
"errorCode" : "000",
"merchantId" : "600000000000001",
"pubKey" :
"MIIBIjANBgkqhkiG9w0BAQEFAAOCAQ8AMIIBCgKCAQEAuJpVG9wgfjRIkwmy0o0yT9_iHnrQvafiOY1el7
1MAvK4cporhW97Yx6YdPNntAncHNYbZB822Je-ZF_vMV8Ov0dlu-
H3YkWF2dNLA3BYe2ulRb76WeHLhgNMmCNuVV7l9OYJLXtoburxPboo7RY4Nox9A4AkWfpRuw9waoHqXE1oW
Z3LnZZzt5uTKuAstye2atvn4VIaw6hSpvjlXIFK01IQqlY9bBtFREIyLxgrwOwwfFEJy5B00-
LjLhg932oeSfBuP089zxhsYVtRZm_o9rcikaav1y4oR03Nm3A1UIkS2RXF_GrIc4xwSoREPB2XeSKRGAiCH
tnjP_38efih6wIDAQAB",
"purchaseId" : "6487047256"
}
```


5.8.1.3 Payment Link MPIKeyReq – Request Form Fields

Field Id	Attribute	Mandatory	Remarks
merchantId	AN (15)	M	Merchant ID. The unique identity code assigned by acquirer bank to the merchant.
purchaseId	AN (20)	M	Transaction ID. The unique transaction number generated by merchant to identify the transaction. Each unique transaction number is treated as new transaction request. This field is being used pair with merchant ID to identify a transaction. Minimum 6 digits. If a transaction received with the transaction number exists pair with the merchant ID in system, the transaction is treated as duplicate and deemed invalid.
pubKey	AN (392)	M	RSA public key, key length 2048 generated by the merchant server. Encoded in Base64Url.
mac	ANS (344)	C	Key Exchange MAC. Refer to field description for details on encryption algorithm and verification.

			Mandatory only if merchant enroll key exchange mac verification.

Sample Request:


```
{
"merchantId" : "100000000000068",
"pubKey" :
"MIIBIjANBgkqhkiG9w0BAQEFAAOCAQ8AMIIBCgKCAQEAqNxrKZsPUoBHLX6D2Y0aCx802Ykh2pLo2eD6NB
R1NMzMXCxZmQa26eQC84mSmWdzoHfz6YgPh-0baeoFQI6Gvmz4hb-
H0nhPG1OvIwV9_Iw_z_pjWLGhF0AAV_I_0_jeqA_5PSkudOpdc2vyLvbBLOvRHybGVBsa7auzSbXqtqXBK3
SdQQxqM2icpOnazrcf-rL16c5vW59Jtwhvt1VaFHecpCGg4fhkWYpn_XlIlYFJJupaPNlRkb9Diw-
PBqR6h4kji3Yz9B5HrWymkL60Nttv2jKb_-
OXKtkoYxwY58TlEBmihMEW9Bq8UMcuI0Gptml3TO9JENnLrMDkFQTGawIDAQAB",
"purchaseId" : "858018791"
}
```


5.8.1.4 Payment Link MPIKeyRes – Request Form Fields

Field Id	Attribute	Mandatory	Remarks
merchantId	AN (15)	ME	Merchant Id. Echo value as per request. Cannot be blank.
purchaseId	AN (20)	ME	Transaction ID Echo value as per request. Cannot be blank.
pubKey	AN (392)	C	RSA public key, key length 2048 generated by the 3DS server. Encoded in Base64Url. Present if response code is 000. Else blank.
errorCode	AN (3)	M	Response Code.
errorDesc	AN (100)	O	Response Error Description. Present if response code is not 000. Else blank.

Sample Response:


```
{
"errorCode" : "000",
"merchantId" : "100000000000068",
"pubKey" :
"MIIBIjANBgkqhkiG9w0BAQEFAAOCAQ8AMIIBCgKCAQEAqR5SaRBsqoR1ckQ8W0BIMYiWwN0HMga1d6knxS
O4QVeV-JvrBVSkQz-XjrKH4DLVvX15tE0eZ0UjtjPwc7zqjRSn4dyMIrSL_Mi0eNdtIAX6Aw-
iyZ9tatMV0e9MgeOFFQocyPyfn_c_SGIITUGoL2Owp2chj4tQllO_A-w7wdj-
YyL6NiNEqNhxk0SpM0_dizFxhhv5juANRScW7SP7anDrLIZFMk5V70i78cn_daI8L_8y3lLb0FmMXPKygir
9ytML4sy2NHXwx3Q8RAgmB0k923haFTl71n8QD5Ih5m6SL8YZG7Ta-
0qbhuLemDWsVtJCvtePOXBWuYfnQJYXIQIDAQAB",
"purchaseId" : "858018791"
}
```

5.8.1.5 MPIQrReq – Request Form Fields

Field Id	Attribute	Mandatory	Remarks
MPI_TRANS_TYPE	AN (10)	M	Transaction Type. QRINQ : QR Transaction Inquiry QRTXN : Request for Merchant QR
MPI_MERC_ID	N (15)	M	Merchant ID. The unique identity code assigned by acquirer bank to the merchant.
MPI_TERM_ID	AN (8)	M	Terminal ID. The unique identity code of terminal assigned by acquirer bank to the merchant.
MPI_PURCH_AMT	N (12)	C	Transaction Amount. Maximum 48 digits without decimal point appears in this field. The minor unit is implied, based on the transaction currency. For example: USD 100.23 = 10023 JPY 12345 = 12345 Not required if generating static QR
MPI_PURCH_CURR	N (3)	M	Transaction currency. Format: ISO 4217 3-digits currency code Example: MYR = 458
MPI_MAC	AN (100)	M	Merchant Transaction MAC. Cannot be blank. Sequence: MPI_MERC_ID + MPI_TERM_ID + MPI_TRXN_ID + MPI_PURCH_CURR + MPI_PURCH_AMT
MPI_TRXN_ID	N (20)	M	Transaction ID. Same value as per MPIKeyReq. Cannot be blank.
MPI_QR_TYPE	AN(6)	O	QR type. STRING : return QR content If the field not provided, or set as “STRING”, it will return QR as a PNG Image
MPI_QR_TXNNOTIF_TYPE	AN(10)	O	QR Transaction Callback Type. MQTT: callback to MQTT after QR transaction success This field applicable for the QRTXN only. If field is not provided or set, there will be no callback notify for the QR.

Cardzone 3DS server support 2 type of request format for merchant present dynamic QR products, which as form post format and JSON format.

Sample JSON Request:


```
{
"MPI_PURCH_AMT" : "150",
"MPI_PURCH_CURR" : "458",
"MPI_MAC" : "CjcaKrOr1C0ojT-CY1aFPpv-Fbbvc3dDsTt68oIMYdek879GFmMPsYA1q-
i6mCunEo07KdCTjbfxjJYcQMJk8d7gzY7FM94bHsYym8of6UY7bUmdVcE9MV3RMlvysspXWddYt4KaFxQGP
0R2ej4x3wRvq_zSv0IcR5Ri_5AeA7EmsuX1ll6v-
h5HIepkBhxHVj2zrZMi1T8NfnD6cQ4XdHD3CSAmL4fsqq-
bgWzAV4wcFJNjs3Y1PP6p8sdqWw_1EHfkoWTfAu5Q0VPY95llqANFN3B20MRHisW9Ooh1CZWu7BoQI5WIv5
te9L2yAxU33gbL0FgRZHXWsNllrvD6eQ",
"MPI_MERC_ID" : "100000000000068",
"MPI_TRXN_ID" : "1199548329",
"MPI_TERM_ID" : "00909125",
"MPI_TRANS_TYPE" : "QRTXN"
}
```


5.8.1.6 MPIQrRes – Response Form Fields

Field Id	Attribute	Mandatory	Remarks
MPI_MERC_ID	AN (15)	ME	Merchant Id. Echo value as per request. Cannot be blank.
MPI_TRXN_ID	AN (20)	ME	Transaction ID. Echo value as per request. Cannot be blank.
MPI_MAC	AN (100)	M	Merchant Transaction MAC. Cannot be blank. Sequence: MPI_MERC_ID + MPI_TRXN_ID + MPI_PURCH_CURR + MPI_PURCH_AMT + MPI_ERROR_CODE + MPI_APPR_CODE
MPI_ERROR_CODE	AN (3)	M	Response Code. For INQ transaction: 000 Inquiry transaction successful 001 Inquiry transaction failed 002 Inquiry transaction cancelled 003 Inquiry transaction timeout 004 Inquiry transaction in processing Other error code is inquiry message error. Unable to do inquiry.
MPI_ERROR_DESC	AN (100)	C	Response Error Description. Present if response code is not 000. Else blank.
MPI_APPR_CODE	AN (6)	C	Approval Code. Present if response code is 000. Else blank.
MPI_RRN	AN (12)	C	Retrieval Reference Number.

			Present if response code is 000. Else blank.
MPI_REFERRAL_CODE	N (2)	O	Only applicable if response code = 512-Invalid Transaction Refer RESPONSE CODE section below for details
MPI_QR_CODE	AN (2000)	O	Present in Base64 format if is Json response format and MPI_TRANS_TYPE = QRTXN

For the merchant present QR code generation response result, Cardzone 3DS server support method form post method and JSON format method. In form post method, Cardzone 3DS server will generate the QR code with image.

Sample JSON Response Message


```
{
"MPI_ERROR_CODE" : "000",
"MPI_MAC" :
"hSVJ3286VkIVhudbGBDCfrHzOcDF4Qy_XGtGqCusHrnbWxgWclNumOxQOckYsLcfxhEY8lAE8naLyEd_xL
lRh5lBy-NhAAJHI-
F1foiiCv8hsUMXwSRTaFfPMxQFCpLp2q7vhUNW91peN6rAV4RU4YX8F08NBe7mcHyPS6DYd4ESrm8Cvg3MX
frQnj6EfP3QHUDZOtoEEJ2B6fxctkmgUDM950poMZaf4e7_xZbAfG_-
MYMWjjXtz0wmM76sY1dmxl5c4Jv6yj-YUmBSg9-
zGqB4wRBVva8_OWyL3R3jbGDukSvARUQWmz6jz3kTzKuTJOorV756fL2HeOon23pl_w",
"MPI_MERC_ID" : "100000000000068",
"MPI_QR_CODE" :
"iVBORw0KGgoAAAANSUhEUgAAAMgAAADIAQAAAACFI5MzAAACXUlEQVR42u2XMc6kMAyFHaWggwtEyjXScS
W4AAwXgCul4xqRcgHoKBDeZ0Yr8Y+00g7+S0ZTDPMVAfv5+UH8rw895CEP+R9CVKSW/VHnhfwayaiI59nz5
ky0E/M086oizsx7U9gj5IP8NFOrJdQFHtiu0Q6/QHaz7USuisloCWqAK9cybpz5ozpfE/THtfPf70fnvib4
pC7kgf0w5/VDVV8Tkj5v/CLq6r0JeVIRlDOVIfVnf1Z2vYpQQ3ZFf2pXFnmKmVUkNSERZTTnRXndklERi25
TQDmpio4o9SpC/SYa7IJdivyqnZI0xMspn5J4DHlVEVcGyzGPAWaAGuxGRaTJR4FCUgnt0N6rCDVBJuNADc
jyT+3cIP3ME/6Y/VhIDVhF7BhSSXkJPBYo51U7N4hr4FIMr4J2xLF6FYGDwqjQFo+jMHOVisA7sStEO9WWV
/mtIXhuu4gAYahwLGdUxL/ItRumTbRD5FlFcIgfazlnjf4orrq+QZKJXrpUZ5mS2Q46Um2inQlKxPV2mZI7
BN65o9sdJfgoTLpVkb2pqaklpIhXXSf4DnF9xAmuCXaKsjcmFbFjDYPBvSOeMMdr524Q+EHC6u4wx3Uetp/
u8jXBbco2Q4A6LVBJWLIhSO0qxJPtUoM7RPy4KUQ7LyS7LbUq4odIFc5BpiAYs9Ord07Emc6oCLLY26twyz
zMllUEFsXLmcVYspgzKuLO3Irt/d6NF6+6SbC64XkZ2oEfVFriT1OhasarSWYVwaPbUZKOP0hWrlER9IcQE
vsZwycNr1TkeXN9yEN+mfwBnQb5gzjb8VIAAAAASUVORK5CYII=",
"MPI_TRXN_ID" : "1199548329"
}
```


5.8.1.7 MPIReqOBW – Request Form Fields

Field Id	Attribute	Mandatory	Remarks
MPI_TRANS_TYPE	AN (10)	M	Transaction Type. OBWBANKLIST - OBW Bank List Request OBWTXN - Do OBW Transaction OBWINQ - OBW Transaction Inquiry OBWCNCLTXN – OBW Transaction Cancel Cancel transaction only can perform before customer complete the payment

MPI_CHANNEL_CODE	A(2)	M	Channel code to differentiate browser and app BA - Mobile Application BW - Web Browser
MPI_MERC_ID	N (15)	M	Merchant ID. The unique identity code assigned by acquirer bank to the merchant.
MPI_PURCH_AMT	N (12)	C	Transaction Amount. Maximum 48 digits without decimal point appears in this field. The minor unit is implied, based on the transaction currency. For example: USD 100.23 = 10023 JPY 12345 = 12345 Required if MPI_TRANS_TYPE is OBWTXN
MPI_PURCH_CURR	N (3)	C	Transaction currency. Format: ISO 4217 3-digits currency code Example: MYR = 458 Required if MPI_TRANS_TYPE is OBWTXN
MPI_MAC	AN (100)	M	Merchant Transaction MAC. Cannot be blank. Sequence: MPI_MERC_ID + MPI_TRXN_ID + MPI_PURCH_CURR + MPI_PURCH_AMT+ MPI_CUST_NAME+ MPI_CUST_BANK_TYPE+ MPI_MER_NAME+ MPI_RCP_REF+ MPI_PYMT_DESC+ MPI_PURCH_DATE+ MPI_MER_GPS+ MPI_MER_IP
MPI_TRXN_ID	N (20)	M	Transaction ID. Same value as per MPIKeyReq. Cannot be blank.
MPI_CUST_NAME	AN(140)	C	Customer Name Required if MPI_TRANS_TYPE is OBWTXN
MPI_CUST_BANK_TYPE	A(3)	C	Customer Bank Type Bank Type format RET - Retail COR – Corporate Not required for hosted payment page
MPI_MER_NAME	AN(140)	C	Merchant Name Required if MPI_TRANS_TYPE is OBWTXN
MPI_RCP_REF	AN(140)	C	Recipient Reference

			Required if MPI_TRANS_TYPE is OBWTXN
MPI_PYMT_DESC	AN(140)	C	Payment Description Required if MPI_TRANS_TYPE is OBWTXN
MPI_PURCH_DATE	N (14)	C	Transaction Timestamp. Timestamp when merchant send the transaction. Format: yyyyMMddHHmmss (24hr format). E.g. 20031010131522 Required if MPI_TRANS_TYPE is OBWTXN
MPI_SELECTED_BANK	AN(8)	C	Bank Code Example: BMMBMYKL Required if MPI_TRANS_TYPE is OBWTXN
MPI_MER_GPS	AN(21)	O	Location access Get consumer location by using browser location access Example: 10.1234560,13.8765440 Not required if MPI_TRANS_TYPE is not OBWTXN
MPI_MER_IP	AN(15)	O	Ip address Get consumer Ip address by using browser ip access Example: 100.100.100.100 Not required if MPI_TRANS_TYPE is not OBWTXN

Cardzone 3DS server support 2 type of request format for Online Banking Wallet (OBW) products, which as form post format and JSON format. Bank List request is only eligible to support with JSON format only

Sample Request for Bank Listing:


```
{
"MPI_CHANNEL_CODE" : "BW",
"MPI_MAC" : "bRQhFM3fgstQNk3H3goObTiDHk6-OXPfvayGNQcyBZ1kPvoXhIGG35g-
tL0rs7AGfY8jPZZ63hm24D1KfZsvBQvCbwPUKsLh3LZbXW3J8PSyjIkNaKoMWfjjcIqqpQuSVPCKX-
57eW8RRF95Ml5NsNtSnK3PSUHS1ELFjdPgvmvnDMEgy5hwLgH20r9LEbanK_ZQ2ZpPRH1GZ7j6e4TCGmG9t
IBgliFJAnaQUIDMZkzsOE_e1eQfP2GSVyJub5_TcpZiEQO9WbbKkg37kiMnqPFBfywX0dSkxTqD_ZfzM9GH
HNPhq7QbvSoXOU1QaDlCoWuyQ_pgVGD-ndLjPAhbVQ",
"MPI_MERC_ID" : "100000000000068",
"MPI_TRXN_ID" : "7108409818",
"MPI_TRANS_TYPE" : "OBWBANKLIST"
}
```

Sample Request for Payment Transaction:


```
{
"MPI_PURCH_AMT" : "150",
"MPI_CHANNEL_CODE" : "BW",
"MPI_PURCH_CURR" : "458",
"MPI_SELECTED_BANK" : "ACFBMYK1",
"MPI_CUST_BANK_TYPE" : "RET",
"MPI_CUST_NAME" : "wakaka",
"MPI_MAC" : "fu2A3anCNMZWsHirvdSieXLHB-
aErCXUQ3JnjEcOAMWqgq3KGtjZE9esA9JQoBANGuZh8hWVrsISRiDPOJlS2vfjfhkXKoD6AsVpkR1uiuClB
PcRL2LAUSQZpkfm6zDTUMVNwfXn5DJ1E_7XbgEeahtTweOZI6T5fL9cv3BbSEkPF7iyX3BYdAKd6zY1Pjys
WlpOUcSMP7wUHehjxkAcp0hcjATkRGRHUIRJ_QlYLmsv0UBTmfCAPsy4tZ99ftBPgEsfuW5i9Ew91bdeOdr
01IHdc-UCSAgOq1dtMYPv3M0di_75gn_pCXxrPzfUDkTFaaP4xzSz88v-yNAPKV5LLg",
"MPI_MER_GPS" : "3.1109988,101.665815",
"MPI_MER_IP" : "175.136.243.117",
"MPI_MER_NAME" : "M0000221",
"MPI_MERC_ID" : "100000000000068",
"MPI_PURCH_DATE" : "20241010175613",
"MPI_TRXN_ID" : "7108409818",
"MPI_PYMT_DESC" : "wakaka",
"MPI_RCP_REF" : "wakaka",
"MPI_TRANS_TYPE" : "OBWTXN"
}
```


5.8.1.8 MPIResOBW – Response Form Fields

Field Id	Attribute	Mandatory	Remarks
MPI_MERC_ID	AN (15)	ME	Merchant Id. Echo value as per request. Cannot be blank.
MPI_TRXN_ID	AN (20)	ME	Transaction ID. Echo value as per request. Cannot be blank.
MPI_MAC	AN (100)	M	Merchant Transaction MAC. Cannot be blank. Sequence: MPI_MERC_ID + MPI_TRXN_ID + MPI_PURCH_CURR + MPI_PURCH_AMT + MPI_ERROR_CODE + MPI_APPR_CODE+ MPI_BANK_CODE+ MPI_BANK_NAME All bank code and bank name included if MPI_TRANS_TYPE is OBWBANKLIST
MPI_ERROR_CODE	AN (3)	M	Response Code. For INQ transaction: 000 Inquiry transaction successful 001 Inquiry transaction failed 002 Inquiry transaction cancelled 003 Inquiry transaction timeout 004 Inquiry transaction in processing Other error code is inquiry message error. Unable to do inquiry.

MPI_ERROR_DESC	AN (100)	C	Response Error Description. Present if response code is not 000. Else blank.
MPI_APPR_CODE	AN (6)	C	Approval Code. Present if response code is 000. Else blank.
MPI_RRN	AN (12)	C	Retrieval Reference Number. Present if response code is 000. Else blank.

MPI_BANK_LIST	List of Object	C	Bank list included Bank code and Bank Name.
			
			Return if MPI_TRANS_TYPE is OBWBANKLIST
			Example:
			"MPI_BANK_LIST" : [
			{
			"MPI_BANK_CODE": "BMMBMYKL",
			"MPI_BANK_NAME":" Bank Muamalat Malaysia Berhad"
			},{
			"MPI_BANK_CODE": "BSNAMYK1",
			"MPI_BANK_NAME":" Bank Simpanan Nasional"
			}
			]

Sample Response for Bank Listing:


```
{
"MPI_BANK_LIST" : [
    {
    "MPI_BANK_CODE" : "ACFBMYK1",
    "MPI_BANK_NAME" : "ACF Bank"
    },
    {
    "MPI_BANK_CODE" : "PHBMMYKL",
    "MPI_BANK_CODE" : "AFFIN BANK BERHAD"
    },
    {
    "MPI_BANK_CODE" : "AGRO01",
    "MPI_BANK_CODE" : "Agro Bank"
    },
],
"MPI_ERROR_CODE" : "000",
"MPI_MAC" : "AR2u5yKNpgSrJ3gJCWCg6kcP0_bsGbLWT_ck9nKIMpAVwSXjsg9PsnvE72Y-
dJtdbuGKFbJy8WQILJRklAJwetWSXdWaB0Ruycqy7YZF_yhpOCt5OAqCkLIanTuRpukFe3GmeTuxsUBQ-
xDC72IHw9q48d8kDrueIsKqn_-
mEJRI19Y5eI0bJ1j11W3cO12eIqdlk52O5GM5Kz8_8GiWrqqUK0ETVuDqpQEDl-
pgfUGvjnpjGp7oOIvrUuk5mKMq2woAew3S0Yu03WE37px1XwNthjJdumxmYJrnodTO5r77otk1Nc74bHW4g
VdkGvNl1mPNxJLVxEx-gvtLYy2TUA",
"MPI_MERC_ID" : "100000000000068",
"MPI_TRXN_ID" : "7108409818"
}
```

Sample Response for Payment Transaction:


```
{
"MPI_APPR_CODE" : "20241010M0035271861OBW52344261",
"MPI_ERROR_CODE" : "301",
"MPI_ERROR_DESC" : "Transaction ID received is not valid for the receiving
component.",
"MPI_MAC" : "nk-
ZHOyZ4cPzTqCFRmt0eUIs64n6K1Tz84Q5t0Ygp5JScnB0mEToKNmxXpiB5yIosRADRoFpJr_4JXp5JxUcyf
bghXeInQz1MYLj9K_fWjyOCqtdrzVi4y0DmXgfrPRfIcgI6pTtqAj-
qrDpzExOE8JJBYDlunE194AcdhJLYhcjoslgF8KK7bN7bi8joUrHJvuD9qJ5T1ewbfH4NbZnve7cweuQsjD
qZYNViJCUa6fr-x6lYPnpfyTLK-r8HakCLKVWZUsUQ9Y_yEKSbXFr-
QvXIfakqttEkdsYyw5hQK1U6CnSJTHwICW4NN-E3sQvfiU3Fr0qZ-LZjfZ_9NdBzA",
"MPI_MERC_ID" : "100000000000068",
"MPI_TRXN_ID" : "7108409818",
"MPI_RRN" : "20241010M0035271861OBW52344261"
}
```


5.8.2 HTML Form POST method

5.8.2.1 MPIReq – Request Form Fields

Field Id	Attribute	Mandatory	Remarks
MPI_TRANS_TYPE	AN (10)	M	Transaction Type. INQ : Inquiry SALES : Sales / Purchase VSALES : Void Sales REFUND : Refund
MPI_MERC_ID	N (15)	M	Merchant ID. The unique identity code assigned by acquirer bank to the merchant.
MPI_PAN	N(19)	C	Card Number Not required for Hosted Payment Page Not required if MPI_ORI_TRXN_ID provided in INQ, REFUND, VSALES
MPI_PAN_EXP	N(4)	C	Card Expiry Date Format: YYMM Not Required for Hosted Payment Page Not required if MPI_ORI_TRXN_ID provided in INQ, REFUND, VSALES
MPI_CVV2	N(3)	C	Card CVV2 Not Required for Hosted Payment Page Not required if MPI_ORI_TRXN_ID provided in INQ, REFUND, VSALES

MPI_CARD_HOLDER_NAME	A(45)	C	Cardholder Name. Not Required for Hosted Payment Page Not required if MPI_ORI_TRXN_ID provided in INQ, REFUND, VSALES
MPI_PURCH_AMT	N (12)	M	Transaction Amount. Maximum 48 digits without decimal point appears in this field. The minor unit is implied, based on the transaction currency. For example: USD 100.23 = 10023 JPY 12345 = 12345
MPI_PURCH_CURR	N (3)	M	Transaction currency. Format: ISO 4217 3-digits currency code Example: MYR = 458
MPI_TRXN_ID	N (20)	M	Transaction ID. Same value as per MPIKeyReq. Cannot be blank.
MPI_ORI_TRXN_ID	N (20)	C	Original Transaction ID. Mandatory for below transaction types: VSALES : Void Sales INQ : Inquiry REFUND: Refund
MPI_PURCH_DATE	N (14)	M	Transaction Timestamp. Timestamp when merchant send the transaction. Format: yyyyMMddHHmmss (24hr format). E.g. 20031010131522
MPI_ADDR_MATCH	A(1)	O	Indicates whether the Cardholder cardholder shipping address and Cardholder cardholder billing address are the same. Format: Y = Match N = Not match
MPI_BILL_ADDR_CITY	AN(50)	C	City of the cardholder billing address if any.
MPI_BILL_ADDR_STATE	AN(3)	C	State or province of the cardholder billing address if any. Format: Country subdivision code defined in ISO 3166-2
MPI_BILL_ADDR_CNTRY	N(3)	C	Country of the cardholder billing address if any. Format: ISO 3166-1 3-digit country code
MPI_BILL_ADDR_POSTCODE	N(16)	C	ZIP or other postal code of the cardholder billing address if any.
MPI_BILL_ADDR_LINE1	AN(50)	C	First line of the cardholder billing address if any.

MPI_BILL_ADDR_LINE2	AN(50)	C	Second line of the cardholder billing address if any.
MPI_BILL_ADDR_LINE3	AN(50)	C	Third line of the cardholder billing address if any.
MPI_SHIP_ADDR_CITY	AN(50)	O	City of the cardholder shipping address.
MPI_SHIP_ADDR_STATE	AN(3)	O	State or province of the cardholder shipping address.
MPI_SHIP_ADDR_CNTRY	AN(3)	O	Country of the cardholder shipping address. Format: ISO 3166-1 3-digit country code
MPI_SHIP_ADDR_POSTCODE	AN(16)	O	The ZIP or other postal code of the cardholder shipping address requested by the Cardholder.
MPI_SHIP_ADDR_LINE1	AN(50)	O	First line of the cardholder shipping address.
MPI_SHIP_ADDR_LINE2	AN(50)	O	Second line of the cardholder shipping address.
MPI_SHIP_ADDR_LINE3	AN(50)	O	Third line of the cardholder shipping address.
MPI_EMAIL	AN(254)	C	Email address provided by the Cardholder if any.
MPI_HOME_PHONE_CC	N(3)	O	The home phone number provided by the Cardholder. Refer to ITU-E.164 for additional information on format and length.
MPI_HOME_PHONE	AN(15)	O	
MPI_MOBILE_PHONE_CC	N(3)	O	The mobile phone number provided by the Cardholder. Refer to ITU-E.164 for additional information on format and length.
MPI_MOBILE_PHONE	AN(15)	O	
MPI_WORK_PHONE_CC	N(3)	O	The work phone number provided by the Cardholder. Refer to ITU-E.164 for additional information on format and length.
MPI_WORK_PHONE	AN(15)	O	
MPI_MAC	AN (344)	M	Merchant Transaction MAC. Refer to field description for details on encryption algorithm and verification.
MPI_LINE_ITEM	List	O	List of line items and details. Refer to table ARRAY: MPI_LINE_ITEM for list of subfields.

Sample Request:

```
{
"mode": "urlencoded",
"urlencoded": [
        {
        "key": "MPI_TRANS_TYPE",
        "value": "SALES",
        "type": "text"
        },
```

```
{
"key": "MPI_MERC_ID",
"value": "100000000000068",
"type": "text"
},
{
"key": "MPI_PAN",
"value": "510000******0107",
"type": "text"
},
{
"key": "MPI_PAN_EXP",
"value": "2508",
"type": "text"
},
{
"key": "MPI_CARD_HOLDER_NAME",
"value": "Test Card",
"type": "text"
},
{
"key": "MPI_PURCH_AMT",
"value": "15000",
"type": "text"
},
{
"key": "MPI_PURCH_CURR",
"value": "458",
"type": "text"
},
{
"key": "MPI_TRXN_ID",
"value": "7395640234",
"type": "text"
},
{
"key": "MPI_PURCH_DATE",
"value": "20241010085743",
"type": "text"
},
{
"key": "MPI_ADDR_MATCH",
"value": "Y",
"type": "text"
},
{
"key": "MPI_BILL_ADDR_CITY",
"value": "KUL",
"type": "text"
},
{
"key": "MPI_BILL_ADDR_POSTCODE",
"value": "59200",
"type": "text"
},
{
"key": "MPI_BILL_ADDR_LINE1",
"value": "ADR LINE 1",
"type": "text"
},
{
"key": "MPI_BILL_ADDR_LINE2",
"value": "ADR LINE 2",
```

```
      "type": "text"
      },
      {
      "key": "MPI_BILL_ADDR_LINE3",
      "value": "ADR LINE 3",
      "type": "text"
      },
      {
      "key": "MPI_SHIP_ADDR_CITY",
      "value": "KUL",
      "type": "text"
      },
      {
      "key": "MPI_SHIP_ADDR_STATE",
      "value": "14",
      "type": "text"
      },
      {
      "key": "MPI_SHIP_ADDR_CNTRY",
      "value": "458",
      "type": "text"
      },
      {
      "key": "MPI_EMAIL",
      "value": "xxx@xxx.xxx",
      "type": "text"
      },
      {
      "key": "MPI_MOBILE_PHONE_CC",
      "value": "60",
      "type": "text"
      },
      {
      "key": "MPI_MOBILE_PHONE",
      "value": "121234567",
      "type": "text"
      },
      {
      "key": "MPI_MAC",
      "value": "pk39X-0_lJhH4VmjXfA22_lUs1-
5FtjGZrjyR1wt31Xemop8MwiLeau4mpQ5Xmo3nq8AsRO-muqN2QHixpBqwOgxlE6zXbKKSix24Fa2Q7-
GfwBxpukueI-bEESVAYuGn6olXWESixYqwC5jwLEnSPotDMUenM3lCo1alBn_z31y-qkhq7-
060Z2nZM2o5BX_ckwZNHEIFXmCgpJKSZ8s0wAyrxYpTxzAnIkdEQZjva1st5blJybdEG83Wq8dhRYNVuOC_
Goj0JRJVxb6TewJwralSPSN8YhP1wjCpvUlbusCwGDX_I-YOSY8mpdzfS48ZyHk0OwBqagsxwV-XdUA",
      "type": "text"
      }
]
}
```


ARRAY: MPI_LINE_ITEM			
Field Id	**Attribute**	**Mandatory**	**Remarks**
MPI_ITEM_ID	AN (10)	M	Item ID.
Detail Separator Field	N(1)	M	";"
MPI_ITEM_REMARK	AN(50)	O	Item description

Detail Separator Field	N(1)	M	";"
MPI_ITEM_QUANTITY	N (10)	M	Total quantity of this line item. No decimal place is expected.
Detail Separator Field	N(1)	M	";"
MPI_ITEM_AMOUNT	N (12)	M	Item Amount. Maximum 12 digits without decimal point appears in this field. The minor unit is implied, based on the transaction currency. For example: USD 100.23 = 10023 JPY 12345 = 12345
Detail Separator Field	N(1)	M	";"
MPI_ITEM_CURRENCY	N (3)	M	Transaction currency. Format : ISO 4217 3-digit currency code

Sample Message:

```
MPI_TTL_QUANTITY: 3
MPI_LINE_ITEM: 1;store A;1;50;458
MPI_LINE_ITEM: 2;store B;1;20;458
MPI_LINE_ITEM: 3;store C;1;30;458
```

5.8.2.2 MPIRes – Response Form Fields

Field Id	Attribute	Mandatory	Remarks
MPI_MERC_ID	AN (15)	ME	Merchant Id. Echo value as per request. Cannot be blank.
MPI_TRXN_ID	AN (20)	ME	Transaction ID. Echo value as per request. Cannot be blank.
MPI_MAC	AN (100)	M	Merchant Transaction MAC. Refer to field description for details on encryption algorithm and verification. Cannot be blank.
MPI_ERROR_CODE	AN (3)	M	Response Code. For INQ transaction: 000 Inquiry transaction successful 001 Inquiry transaction failed 002 Inquiry transaction cancelled 003 Inquiry transaction timeout 004 Inquiry transaction in processing Other error code is inquiry message error. Unable to do inquiry.

MPI_ERROR_DESC	AN (100)	C	Response Error Description. Present if response code is not 000. Else blank.
MPI_APPR_CODE	AN (6)	C	Approval Code. Present if response code is 000. Else blank.
MPI_RRN	AN (12)	C	Retrieval Reference Number. Present if response code is 000. Else blank.
MPI_BIN	N (8)	O	First 8 digits of card number used in this transaction
MPI_REFERRAL_CODE	N (2)	O	Only applicable if response code = 512-Invalid Transaction Refer RESPONSE CODE section below for details
MPI_CARDHOLDER_INFO	AN(300)	C	Cardholder Information Text If field is populated this information is required to be conveyed to the cardholder by the merchant.

Sample Response content:

```
MPI_APPR_CODE=370264&MPI_RRN=600606945408&MPI_BIN=&MPI_ERROR_CODE=000&MPI_ERROR_DES
C=&MPI_MERC_ID=100000000000068&MPI_TRXN_ID=9369618512&MPI_MAC=LXO7ugBXG2VwHTmwLv7Ng
RDjmxinKQUeR9JvhYPUNrXAaMak7qJV8ieUoUNzyBbKKLAftY_OBalOF787BivxNQtj_dZI-JZybUdT3-
mxE8lreSNHEWV2Z4tgYwpPPVKoUwL4DUF14M_3g8RIlEoKSCGmH2XomnNSw55ob4zlYen8pFA8QGjjv77CL
X0OhZn6YadNrfhz7wWrgUOre1JkbjbA3vhvDH-
rQvkIifB05lRZw8uOUqRHbUyJ2hAHn9Nv8CkKUCtSXjkIlccV96IYQ4oFujIvVOZQ47j3r6UE9Wr5FUU5wD
7yjEqDcKITnclHH4gPm0b8-XvSN6EDiN5V8A&MPI_REFERRAL_CODE=
```

5.8.2.3 Payment Link Generation Request – Request Form Fields

Field Id	Attribute	Mandatory	Remarks
MPI_MERC_ID	N (15)	M	Merchant ID. The unique identity code assigned by acquirer bank to the merchant.
MPI_PURCH_AMT	N (12)	M	Transaction Amount. Maximum 48 digits without decimal point appears in this field. The minor unit is implied, based on the transaction currency. For example: USD 100.23 = 10023 JPY 12345 = 12345
MPI_PURCH_CURR	N (3)	M	Transaction currency. Format: ISO 4217 3-digits currency code Example: MYR = 458
MPI_TRXN_ID	N (20)	M	Transaction ID. Same value as per MPIKeyReq. Cannot be blank.

MPI_PYMT_PURPOSE	AN (300)	M	Payment Purpose. Remarks
MPI_MAC	AN (344)	M	Merchant Transaction MAC. Sequence: MPI_MERC_ID + MPI_TRXN_ID + MPI_PURCH_CURR + MPI_PURCH_AMT + MPI_PYMT_PURPOSE

Sample Request:


```
{
"mode": "urlencoded",
"urlencoded": [
       {
       "key": "MPI_MAC",
       "value": "eoynPjezlQWY3-
tU13ErzFQTbyM015BZF8MQ7DArMr8854z4Lb079m9AFo7hdIjbNpj95hlJ6hzcFgO9HsfFERuuS9wcAr064
1n4i9fxmNsHEGeGPmYMYfN_hbAn2P5g2mKOwwNkyh83SS4vHDj57KsDdv6NAbqZfSlM4S951MCUpePSn83v
lcNAbRAVwWaon2MH53yWE-Wilrn0OSdXZz5N0xjhtttEZkeJhE7ks1Jx7SAu-
Ij3BgaQHR01SWc_Saq2d47Tpd-
1ROWM0RO3SXKk44S1t2kGUpbFJTbfFlylw49tsFdLCMd0mmRQgLkIBdlyUMRSS-8CyErRgCZOMQ",
       "type": "text"
       },
       {
       "key": "MPI_MERC_ID",
       "value": "100000000000068",
       "type": "text"
       },
       {
       "key": "MPI_PURCH_AMT",
       "value": "15000",
       "type": "text"
       },
       {
       "key": "MPI_PURCH_CURR",
       "value": "458",
       "type": "text"
       },
       {
       "key": "MPI_TRXN_ID",
       "value": "858018791",
       "type": "text"
       },
       {
       "key": "MPI_PYMT_PURPOSE",
       "value": "testing",
       "type": "text"
       }
]
}
```


Sample Response result:


```
https://3dsecureczuat.muamalat.com.my/3dss/pymtLinkProcess/c80b4686-0410-
4990-8d1b-46778c371d15
```

5.8.2.4 MPIQrReq – Request Form Fields

Field Id	Attribute	Mandatory	Remarks
MPI_TRANS_TYPE	AN (10)	M	Transaction Type. QRINQ : QR Transaction Inquiry QRTXN : Request for Merchant QR
MPI_MERC_ID	N (15)	M	Merchant ID. The unique identity code assigned by acquirer bank to the merchant.
MPI_TERM_ID	AN (8)	M	Terminal ID. The unique identity code of terminal assigned by acquirer bank to the merchant.
MPI_PURCH_AMT	N (12)	C	Transaction Amount. Maximum 48 digits without decimal point appears in this field. The minor unit is implied, based on the transaction currency. For example: USD 100.23 = 10023 JPY 12345 = 12345 Not required if generating static QR
MPI_PURCH_CURR	N (3)	M	Transaction currency. Format: ISO 4217 3-digits currency code Example: MYR = 458
MPI_MAC	AN (100)	M	Merchant Transaction MAC. Cannot be blank. Sequence: MPI_MERC_ID + MPI_TERM_ID + MPI_TRXN_ID + MPI_PURCH_CURR + MPI_PURCH_AMT
MPI_TRXN_ID	N (20)	M	Transaction ID. Same value as per MPIKeyReq. Cannot be blank.
MPI_QR_TYPE	AN(6)	O	QR type. STRING : return QR content If this field not provided or set to STRING, it will return QR as a PNG Image.
MPI_QR_TXNNOTIF_TYPE	AN(10)	O	QR Transaction Callback Type. MQTT: callback to MQTT after QR transaction success This field applicable for the QRTXN only. If field is not provided or set, there will be no callback notify for the QR.

Cardzone 3DS server support 2 type of request format for merchant present dynamic QR products, which as form post format and JSON format.

Sample FORM POST Request Message:


```
{
"urlencoded": [
"mode": "urlencoded",
       {
       "key": "MPI_PURCH_AMT",
       "value": "150",
       "type": "text"
       },
       {
       "key": "MPI_PURCH_CURR",
       "value": "458",
       "type": "text"
       },
       {
       "key": "MPI_MAC",
       "value": "CjcaKrOr1C0ojT-CY1aFPpv-Fbbvc3dDsTt68oIMYdek879GFmMPsYA1q-
i6mCunEo07KdCTjbfxjJYcQMJk8d7gzY7FM94bHsYym8of6UY7bUmdVcE9MV3RMlvysspXWddYt4KaFxQGP
0R2ej4x3wRvq_zSv0IcR5Ri_5AeA7EmsuX1l6v-
h5HIepkBhxHVj2zrZMi1T8NfnD6cQ4XdHD3CSAmL4fsqq-
bgWzAV4wcFJNjs3Y1PP6p8sdqWw_1EHfkoWTfAu5Q0VPY95llqANFN3B20MRHisW9Ooh1CZWu7BoQI5WIv5
te9L2yAxU33gbL0FgRZHXWsNllrvD6eQ",
       "type": "text"
       },
       {
       "key": "MPI_MERC_ID",
       "value": "100000000000068",
       "type": "text"
       },
       {
       "key": "MPI_TRXN_ID",
       "value": "1199548329",
       "type": "text"
       },
       {
       "key": "MPI_TERM_ID",
       "value": "00909125",
       "type": "text"
       },
       {
       "key": "MPI_TRANS_TYPE",
       "value": "QRTXN",
       "type": "text"
       }
]
}
```


With using form post method, Cardzone 3DS server will be generate the QR code with image and return the display to channels.

5.8.2.5 MPIReqOBW – Request Form Fields

Field Id	Attribute	Mandatory	Remarks

MPI_TRANS_TYPE	AN (10)	M	Transaction Type. OBWBANKLIST - OBW Bank List Request OBWTXN - Do OBW Transaction OBWINQ - OBW Transaction Inquiry OBWCNCLTXN – OBW Transaction Cancel Cancel transaction only can perform before customer complete the payment
MPI_CHANNEL_CODE	A(2)	M	Channel code to differentiate browser and app BA - Mobile Application BW - Web Browser
MPI_MERC_ID	N (15)	M	Merchant ID. The unique identity code assigned by acquirer bank to the merchant.
MPI_PURCH_AMT	N (12)	C	Transaction Amount. Maximum 48 digits without decimal point appears in this field. The minor unit is implied, based on the transaction currency. For example: USD 100.23 = 10023 JPY 12345 = 12345 Required if MPI_TRANS_TYPE is OBWTXN
MPI_PURCH_CURR	N (3)	C	Transaction currency. Format: ISO 4217 3-digits currency code Example: MYR = 458 Required if MPI_TRANS_TYPE is OBWTXN
MPI_MAC	AN (100)	M	Merchant Transaction MAC. Cannot be blank. Sequence: MPI_MERC_ID + MPI_TRXN_ID + MPI_PURCH_CURR + MPI_PURCH_AMT+ MPI_CUST_NAME+ MPI_CUST_BANK_TYPE+ MPI_MER_NAME+ MPI_RCP_REF+ MPI_PYMT_DESC+ MPI_PURCH_DATE+ MPI_MER_GPS+ MPI_MER_IP
MPI_TRXN_ID	N (20)	M	Transaction ID. Same value as per MPIKeyReq. Cannot be blank.
MPI_CUST_NAME	AN(140)	C	Customer Name Required if MPI_TRANS_TYPE is OBWTXN
MPI_CUST_BANK_TYPE	A(3)	C	Customer Bank Type Bank Type format

			RET - Retail COR – Corporate Not required for hosted payment page
MPI_MER_NAME	AN(140)	C	Merchant Name Required if MPI_TRANS_TYPE is OBWTXN
MPI_RCP_REF	AN(140)	C	Recipient Reference Required if MPI_TRANS_TYPE is OBWTXN
MPI_PYMT_DESC	AN(140)	C	Payment Description Required if MPI_TRANS_TYPE is OBWTXN
MPI_PURCH_DATE	N (14)	C	Transaction Timestamp. Timestamp when merchant send the transaction. Format: yyyyMMddHHmmss (24hr format). E.g. 20031010131522 Required if MPI_TRANS_TYPE is OBWTXN
MPI_SELECTED_BANK	AN(8)	C	Bank Code Example: BMMBMYKL Required if MPI_TRANS_TYPE is OBWTXN
MPI_MER_GPS	AN(21)	O	Location access Get consumer location by using browser location access Example: 10.1234560,13.8765440 Not required if MPI_TRANS_TYPE is not OBWTXN
MPI_MER_IP	AN(15)	O	Ip address Get consumer Ip address by using browser ip access Example: 100.100.100.100 Not required if MPI_TRANS_TYPE is not OBWTXN

Cardzone 3DS server support 2 type of request format for Online Banking Wallet (OBW) products, which as form post format and JSON format.

Sample Message in FORM POST:

```
{
"mode": "urlencoded",
"urlencoded": [
```

```
{
"key": "MPI_PURCH_AMT",
"value": "150",
"type": "text"
},
{
"key": "MPI_CHANNEL_CODE",
"value": "BW",
"type": "text"
},
{
"key": "MPI_PURCH_CURR",
"value": "458",
"type": "text"
},
{
"key": "MPI_SELECTED_BANK",
"value": "ACFBMYK1",
"type": "text"
},
{
"key": "MPI_CUST_BANK_TYPE",
"value": "RET",
"type": "text"
},
{
"key": "MPI_CUST_NAME",
"value": "wakaka",
"type": "text"
},
{
"key": "MPI_MAC",
"value": fu2A3anCNMZWsHirvdSieXLHB-
aErCXUQ3JnjEcOAMWqgq3KGtjZE9esA9JQoBANGuZh8hWVrsISRiDPOJlS2vfjfhkXKoD6AsVpkR1uiuClB
PcRL2LAUSQZpkfm6zDTUMVNwfXn5DJ1E_7XbgEeahtTweOZI6T5fL9cv3BbSEkPF7iyX3BYdAKd6zY1Pjys
WlpOUcSMP7wUHehjxkAcp0hcjATkRGRHUIRJ_QlYLmsv0UBTmfCAPsy4tZ99ftBPgEsfuW5i9Ew91bdeOdr
01IHdc-UCSAgOq1dtMYPv3M0di_75gn_pCXxrPzfUDkTFaaP4xzSz88v-yNAPKV5LLg",
"type": "text"
},
{
"key": "MPI_MER_GPS",
"value": "3.1109988,101.665815",
"type": "text"
},

"key": "MPI_MER_IP",
"value": "175.136.243.117",
      "type": "text"
},
{
"key": "MPI_MER_NAME",
"value": "M0000221",
"type": "text"
},
{
"key": "MPI_MERC_ID",
"value": "100000000000068",
"type": "text"
},
{
"key": "MPI_PURCH_DATE",
"value": "20241010175613",
"type": "text"
```

```
        },
        {
        "key": "MPI_TRXN_ID",
        "value": "7108409818",
        "type": "text"
        },
        {
        "key": "MPI_PYMT_DESC",
        "value": "wakaka",
        "type": "text"
        },
        {
        "key": "MPI_RCP_REF",
        "value": "wakaka",
        "type": "text"
        },
        {
        "key": "MPI_TRANS_TYPE",
        "value": "OBWTXN",
        "type": "text"
        }
]
}
```


5.8.2.6 MPIResOBW – Response Form Fields

Field Id	Attribute	Mandatory	Remarks
MPI_MERC_ID	AN (15)	ME	Merchant Id. Echo value as per request. Cannot be blank.
MPI_TRXN_ID	AN (20)	ME	Transaction ID. Echo value as per request. Cannot be blank.
MPI_MAC	AN (100)	M	Merchant Transaction MAC. Cannot be blank. Sequence: MPI_MERC_ID + MPI_TRXN_ID + MPI_PURCH_CURR + MPI_PURCH_AMT + MPI_ERROR_CODE + MPI_APPR_CODE+ MPI_BANK_CODE+ MPI_BANK_NAME All bank code and bank name included if MPI_TRANS_TYPE is OBWBANKLIST
MPI_ERROR_CODE	AN (3)	M	Response Code. For INQ transaction: 000 Inquiry transaction successful 001 Inquiry transaction failed 002 Inquiry transaction cancelled 003 Inquiry transaction timeout 004 Inquiry transaction in processing Other error code is inquiry message error. Unable to do inquiry.

MPI_ERROR_DESC	AN (100)	C	Response Error Description. Present if response code is not 000. Else blank.
MPI_APPR_CODE	AN (6)	C	Approval Code. Present if response code is 000. Else blank.
MPI_RRN	AN (12)	C	Retrieval Reference Number. Present if response code is 000. Else blank.

MPI_BANK_LIST	List of Object	C	Bank list included Bank code and Bank Name.
			
			Return if MPI_TRANS_TYPE is OBWBANKLIST
			Example:
			"MPI_BANK_LIST" : [
			{
			"MPI_BANK_CODE": "BMMBMYKL",
			
			"MPI_BANK_NAME":" Bank Muamalat Malaysia Berhad"
			
			},{
			"MPI_BANK_CODE": "BSNAMYK1",
			
			"MPI_BANK_NAME":" Bank Simpanan Nasional"
			
			}
			]

Sample Payment transaction Response:


```
{
"mode": "urlencoded",
"urlencoded": [
        {
        "key": "MPI_APPR_CODE",
        "value": "20241010M0035271861OBW52344261",
        "type": "text"
        },
        {
        "key": "MPI_ERROR_CODE",
        "value": "301",
        "type": "text"
        },
        {
        "key": "MPI_ERROR_DESC",
        "value": "Transaction ID received is not valid for the receiving
component.",
        "type": "text"
        },
        {
        "key": "MPI_MAC",
        "value": nk-
ZHOyZ4cPzTqCFRmt0eUIs64n6K1Tz84Q5t0Ygp5JScnB0mEToKNmxXpiB5yIosRADRoFpJr_4JXp5JxUcyf
bghXeInQz1MYLj9K_fWjyOCqtdrzVi4y0DmXgfrPRfIcgI6pTtqAj-
qrDpzExOE8JJBYDlunE194AcdhJLYhcjoslgF8KK7bN7bi8joUrHJvuD9qJ5T1ewbfH4NbZnve7cweuQsjD
qZYNViJCUa6fr-x6lYPnpfyTLK-r8HakCLKVWZUsUQ9Y_yEKSbXFr-
QvXIfakqttEkdsYyw5hQK1U6CnSJTHwICW4NN-E3sQvfiU3Fr0qZ-LZjfZ_9NdBzA",
        "type": "text"
        },
```

```
        {
        "key": "MPI_MERC_ID",
        "value": "100000000000068",
        "type": "text"
        },
        {
        "key": "MPI_TRXN_ID",
        "value": "7108409818",
        "type": "text"
        },
        {
        "key": "MPI_RRN",
        "value": "20241010M0035271861OBW52344261",
        "type": "text"
        }
]
}
```

6.0 RESPONSE CODES

6.1 LIST OF RESPONSE CODES

Response Code	Description
000	Success Transaction
001	Transaction failed
002	Transaction have been void/reversal
003	Transaction timeout
004	Transaction in processing
101	Message not recognised./ Message is not AReq, ARes, CReq, CRes, PReq, PRes, RReq, or RRes.
102	Message Version Number received is not valid for the receiving component.
103	Exceeded maximum number of PReq messages sent to the DS.
201	A message element required as defined in Table A.1 is missing from the message."
202	Critical message extension not recognised.
203	Data element not in the required format or value is invalid as defined in Table A.1.
204	Valid data element presents more than once in the message
301	Transaction ID received is not valid for the receiving component
302	Data could not be decrypted by the receiving system due to technical or other reason
303	Access denied, invalid endpoint
304	ISO code not valid per ISO tables (for either country or currency), or code is one of the excluded values listed in Table A.5
305	Cardholder Account Number is not in a range belonging to Issuer
306	Merchant Category Code (MCC) not valid for Payment System
307	Serial Number not valid
402	Transaction timed-out
403	Transient system failure
404	Permanent system failure
405	System connection failure
501	Reject by Issuer
503	Invalid Merchant
512	Invalid Transaction
554	Expired Pan Expiry Entered
557	Trxn Not Permitted To Card
579	Acquirer Host Declined
589	No Active Terminal
596	System malfunction
5A0	MAC verification failed
5A4	Acquirer Timeout
999	Challenge Failed

6.2 LIST OF REFERRAL CODE FOR RESPONSE CODE 512

Response Code	Description
01	Transaction not exist
02	Failed transaction
03	Transaction had been voided
04	Transaction had been reversed
05	Transaction had been settled
06	Transaction not allow to do void

7.0 ENROLLMENT FILE FORMAT

In order to enrol genuine public key to MPI for mkReq verification, merchant required to submit enrolment file with following format:

Unique merchant ID (max 15 length)	Fixed separator **|** (max 1 length)	Base64 url safe encoded public key string (max 392 length) For url safe: - replace + to – - replace / to _ - omit =
…		

Sample:

```
000000000000001|MIIBIjANBgkqhkiG9w0BAQEFAAOCAQ8AMIIBCgKCAQEAw5o9nSN2BDeraeeXxpTx4c5
kMj2kGgQsaGiBVNsZsPR5qYZywX34nOWVLnMLT_rlCDdcdNlq7ubvNyJTfFw2IhMja3pI6loBOQgcDH-
ic3J7SEEJUh4rRxBwk3UVXVQQo-N77k_Fm8NeqrSE-krCybZ7rzWm87kBwjbOK-
8BK6TmcDkk8gOvZRWapqI002YC6tXljkvvbjFecoiIXYeNTbaRISRVuBMBBuYvfQEP7LT0AQsIl1Oar9rCc
WsuZk7yXCeGRwrQ8R5Y-
gOIiw1TlSf4Pd_ulWk7LN5sZxHosv5gbSDRYJPgGGwfzK7iuXOE54yy_xJLPiBRtilNwrwhBwIDAQAB
```

8.0 Sample code for MAC Generation

Refer to the Merchant Request Coding Guide documentation.

For JAVA: Merchant Request Coding Guide_JAVA.pdf

GitHub (Sample JAVA application for MAC Sign and Verify):
https://github.com/horngsen97/sample_mac_integration/blob/main/sampleMac.java

For PHP: Merchant Request Coding Guide_PHP.pdf

9.0 FAQ

1. While doing key exchange request, we are getting errorCode: “503” – Invalid Merchant in the response.

POST: https://3dsecurecz.muamalat.com.my/3dss/mkReq

Request:


```
{
        "merchantId": "000000060606060",
        "purchaseId": "55667788997654",
        "pubKey":
        "TUlJQklqQU5CZ2txaGtpRzl3MEJBUUVGQUFPQ0FROEFNSUlCQ2dLQ0FRRUF2
        MFJNYk9BOEFkNThLQVZveE5qMkRJL2l0eFJyR280WlRUM2ZpYXFzaUorQkZQL3
        BTV29Fa2tyZDh1emY0Mk5rL0N3SWNZUnVPeFVFUSsvUE8zN3hZWEZpVENGMT
        JlVm83YXdVZUptZUpRUk10VUxERkZaemdxWWZTdWVwSjdYcTN5a3l3WXllcWNI
        bWh2ZTVra1F1KzhKYjlPV0VlYVFic3diSVV4d0grOUlwa25LbUxWTjVWRDcyR0pUd
        VU1QnBDOStoZWVDcFkwaGJXUUEwaDkxSndHVGpZQWNaVDVnY0g2MWx0M3l
        2ZGhRbWVoK1FxR3ZWekZiK2VHSERYM0IzZFd6RndUaXQzY0tLbFI1b0xBRm9pe
        VhDbUJXbnZJSFMxVVg1eVRNMzRuV1UxM0QwbnhyWktFQTBsU1lHOUlYL0VvMV
        Y3VlV0bWUyZ1B3ZzVWUlhnN1FJREFRQUI"
}
```


Response:


```
{
        "merchantId": "000000060606060",
        "purchaseId": "55667788997654",
        "errorCode": "503",
        "errorDescription": "Invalid Merchant"
}
```


Answer:

- Check the URL, ensure pointing to the correct environment. (eg. UAT merchant to UAT URL)
- Check with bank on the merchant configuration (MPI Enrolment, Sub Product Enroll), ensure merchant id are valid e-commerce merchant, and enrolled the product required.

2. Do we need to enrol for genuine public key for both testing and production? Is there any difference to the transaction request flow for this enrolment?

Answer:

Not required to enroll, merchant will only require to send the public key on the key exchange flow.

3. For testing purposes how we will set webhook/https post URL for payment notification.

Answer:

Please provide the merchant's webhook URL to the bank to configure on the portal.

4. Is MQTT mandatory for QR transaction callback? (MPI_QR_TXNNOTIF_TYPE)

Answer:

Nope, currently this is support for the soundbox only.

5. Is OBW payment notification uses http webhook or MQTT protocol?

Answer:

OBW support the Webhook method only.

6. Can we choose the QR different type of QR code response?

Answer:

Yes, refer to the MPI_QR_TYPE field.

When MPI_QR_TYPE = 'STRING', it will return QR in the QR String.

When MPI_QR_TYPE is blank, it will return QR in the base64 image.