

VERSION 1.16.0

29 July 2016

NICEPAY Professional

Merchant Integration

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REVISION HISTORY

Version	Date	Description	Author	Approved by
1.11.0	09-Mar-2016	Initial Release	Arif Budiman	Yong Woon Kim
1.12.0	16-Mar-2016	Credit Card - Add field paymentExpDt - Add field paymentExpTm - Update notification-handler.php	Arif Budiman	Yong Woon Kim
1.13.0	22-Mar-2016	Bug Fix - Fix Connection Timeout error in lib/NicepayRequestor.php - Add 5 times auto retry when timeout - Add example error handling in checkout.php	Arif Budiman	Yong Woon Kim
1.15.0	20-Jul-2016	Add Fixed Account functionality - Register Customer ID - Retrieve VA Info - Check Deposit List	Arif Budiman	Berg Taek
1.16.0	29-Jul-2016	Fix some typo Update VA Flow	Arif Budiman	Berg Taek



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1. Product Overview and Features

1.1. Product Overview

NICEPAY Payment Solution is a product of PT IONPAY NETWORKS that provide various electronic payment over the Internet safely without separate security device. NICEPAY have integrate with Banks host to host connection for better and faster performance. Using latest technology, NICEPAY confidence to grow your business together.

1.2. Integration Process

- 1. Understanding SDK, Parameters and Payment Flow
- 2. Explore API Operation Calls
- 3. Integration
- 4. Implementation Test (Development Environment)
- 5. Request Production MID and API Key
- 6. Go Live

1.3. Prerequisites

- 1. Test MID
- 2. Test API Key
- 3. NICEPAY Professional PHP SDK
- 4. Customer Journey http://template.nicepay.co.id

1.4. Inquiry

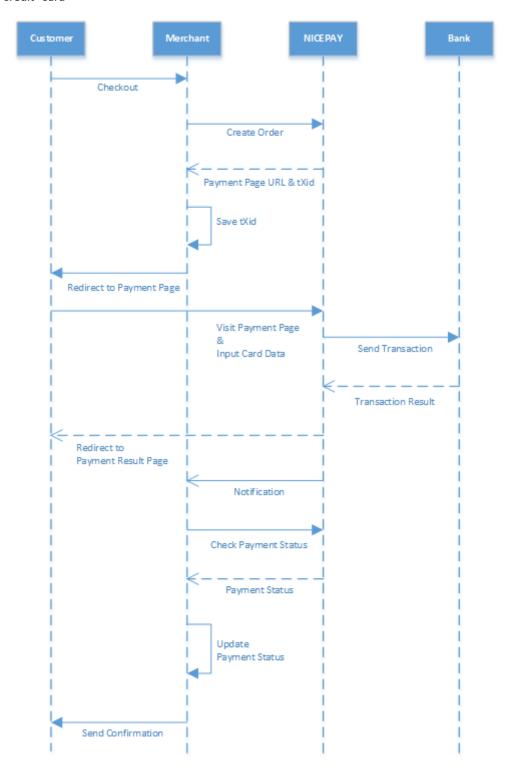
Have any inquiry? Please contact us: it.support@ionpay.net



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2. Payment Flow

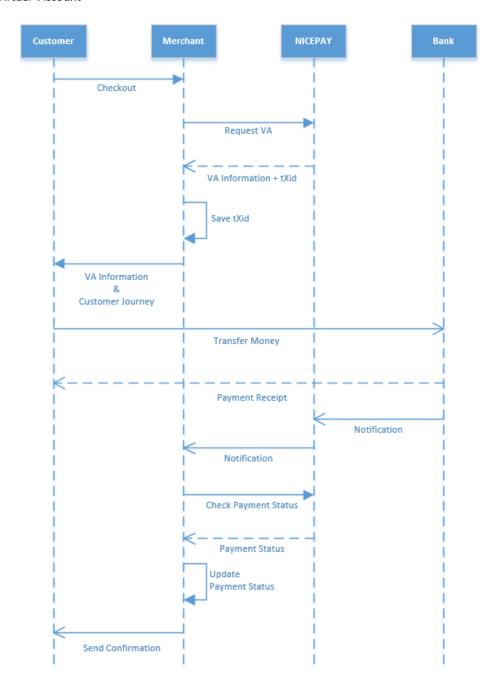
2.1. Credit Card





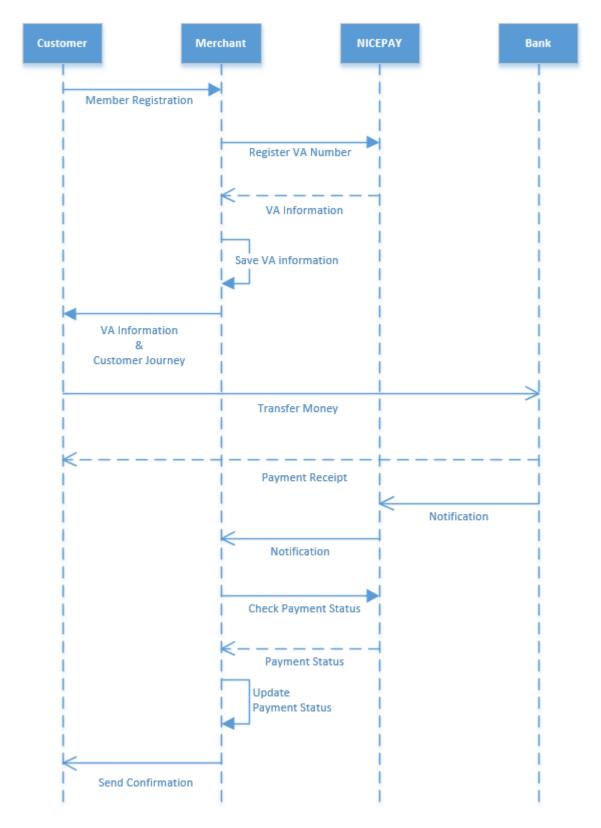
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2.2. Virtual Account



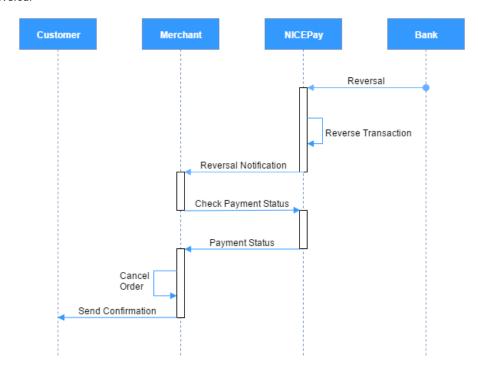
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2.3. Fixed Virtual Account



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2.4. Reversal



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3. Payment Integration

3.1. NICEPay Object

• Merchant Registration

Before using NICEPay System, Merchant should register NICEPay Service. Contact NICEPay representative.

Credential	Description
iMid	Merchant ID
encodeKey	Merchant API Key

Files provided

File	Description
NICEPay-PHP-Professional-116.zip	NICEPay library
NICEPAY Professional For PHP_v1.16_English.pdf	Documentation (this document)

Configuration (lib/NicepayConfig.php)

```
<?php
  // Please set the following
3. // Default MID & Merchant Key

    define("NICEPAY_IMID",

                                      "IONPAYTEST");
                                                                                                    //
     Merchant ID
define("NICEPAY_MERCHANT_KEY",
                                      "33F49GnCMS1mFY1GXisbUDzVf2ATWC19k3R++d5hDd3Frmuos/XLx8XhXpe+LDYAb
    pGKZYSwtlyyLOtS/8aD7A=="); // API Key
6.
define("NICEPAY_CALLBACK_URL",
                                  "http://example.com/result.html");
                                                                                             // Mercha
    nt's result page URL
define("NICEPAY_DBPROCESS_URL",
                                      "https://hookb.in/va3ne3Vm"); // Merchant's notification
    handler URL
9.
10. /* TIMEOUT - Define as needed (in seconds) */
11. define( "NICEPAY_TIMEOUT_CONNECT", 15 );
12. define( "NICEPAY_TIMEOUT_READ", 25 );
13.
14. // Please do not change
15.
16. define("NICEPAY_PROGRAM",
                                          "NicepayProfessional");
```



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```
17. define("NICEPAY_VERSION",
                                           "1.15");
18. define("NICEPAY_BUILDDATE",
                                           "20160719");
19. define("NICEPAY_REQ_CC_URL",
                                           "https://www.nicepay.co.id/nicepay/api/orderRegist.do");
          // Credit Card API URL
                                           "https://www.nicepay.co.id/nicepay/api/onePass.do");
define("NICEPAY_REQ_VA_URL",
          // Request Virtual Account API URL
define("NICEPAY_CANCEL_VA_URL",
                                           "https://www.nicepay.co.id/nicepay/api/onePassAllCancel.do");
          // Cancel Virtual Account API URL
22. define("NICEPAY_ORDER_STATUS_URL",
                                           "https://www.nicepay.co.id/nicepay/api/onePassStatus.do");
          // Check payment status URL
23. define("NICEPAY_FIX_REG_CUSTOMER_ID",
                                           "https://www.nicepay.co.id/nicepay/api/vacctCustomerRegist.do"
    ); // Register customer ID (Fix Account)
24. define("NICEPAY_FIX_RETRIEVE_VA_INFO", "https://www.nicepay.co.id/nicepay/api/vacctCustomerInquiry.do
    "); // List customer ID (Fix Account)
25. define("NICEPAY_FIX_LIST_DEPOSIT_VA", "https://dev.nicepay.co.id/nicepay/api/vacctCustomerIdInquiry.
    do"); // List Status VA (Fix Account)
26.
27. define("NICEPAY_READ_TIMEOUT_ERR", "10200");
28.
29. /* LOG LEVEL */
30.
31. define("NICEPAY_LOG_CRITICAL", 1);
32. define("NICEPAY_LOG_ERROR", 2);
33. define("NICEPAY_LOG_NOTICE", 3);
34. define("NICEPAY_LOG_INFO", 5);
35. define("NICEPAY_LOG_DEBUG", 7);
```

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3.2. NICEPay Checkout Credit Card & Request VA

Payment URL

API URL	https://www.nicepay.co.id/nicepay/api/orderRegist.do	
method	POST	
Description	Credit Card, Virtual Account Payment API	

Set NICEPay Checkout Credit Card & Request VA

```
// Include Config File
1.
include_once "lib/NicepayLib.php";
    $nicepay = new NicepayLib();
4.
5.
    function generateReference()
6. {
7.
         $micro_date = microtime();
    $date_array = explode(" ",$micro_date);
8.
        $date = date("YmdHis",$date_array[1]);
9.
        $date_array[0] = preg_replace('/[^\p{L}\p{N}\s]/u', '', $date_array[0]);
11.
         return "Ref".$date.$date_array[0].rand(100,999);
12. }
13. /*
14.
15.
    * Virtual Account Payment Method
16.
17.
18.
         if(isset($_POST['payMethod'])
19.
             && $_POST['payMethod'] == '02'
20.
21.
             && isset($_POST['bankCd'])
             && $_POST['bankCd']
23.
             )
25.
             $bankCd
                             = $_POST['bankCd'];
             $dateNow
                            = date('Ymd');
26.
27.
             \alpha = dat('Ymd', strtotime(dateNow . ' +1 day')); // Set VA expiry date +1 day (optio +1 day')); // Set VA expiry date +1 day (optio +1 day')
    nal)
```

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```
28.
29.
            // Populate Mandatory parameters to send
                                   = "VACCTCLOSE"; // Set MID
30.
            $nicepay->iMid
31.
            $nicepay-
    >merchantKey = "33F49GnCMS1mFY1GXisbUDzVf2ATWC19k3R++d5hDd3Frmuos/XLx8XhXpe+LDYAbpGKZYSwt1yyLOtS/8aD7A==";
    // Set Merchant Key
32.
            $nicepay->set('payMethod', '02');
33.
            $nicepay->set('currency', 'IDR');
            $nicepay->set('amt', 10000); // Total gross amount
34.
35.
            $nicepay-
    >set('referenceNo', generateReference()); // Invoice Number or Referenc Number Generated by merchant
36.
            $nicepay->set('description', 'Payment of Invoice No '.$nicepay-
    >get('referenceNo')); // Transaction description
37.
            $nicepay->set('bankCd', $bankCd);
38.
39.
            $nicepay->set('billingNm', 'John Doe'); // Customer name
40.
            $nicepay->set('billingPhone', '02112345678'); // Customer phone number
41.
            $nicepay->set('billingEmail', 'john@example.com'); //
            $nicepay->set('billingAddr', 'Jl. Jend. Sudirman No. 28');
42.
            $nicepay->set('billingCity', 'Jakarta Pusat');
43.
            $nicepay->set('billingState', 'DKI Jakarta');
45.
            $nicepay->set('billingPostCd', '10210');
46.
            $nicepay->set('billingCountry', 'Indonesia');
47.
            $nicepay->set('deliveryNm', 'John Doe'); // Delivery name
48.
49.
            $nicepay->set('deliveryPhone', '02112345678');
50.
            $nicepay->set('deliveryEmail', 'john@example.com');
51.
            $nicepay->set('deliveryAddr', 'Jl. Jend. Sudirman No. 28');
52.
            $nicepay->set('deliveryCity', 'Jakarta Pusat');
            $nicepay->set('deliveryState', 'DKI Jakarta');
53.
54.
            $nicepay->set('deliveryPostCd', '10210');
55.
            $nicepay->set('deliveryCountry', 'Indonesia');
            $nicepay->set('vacctValidDt', $vaExpiryDate); // Set VA expiry date example: +1 day
56.
            $nicepay->set('vacctValidTm', date('His')); // Set VA Expiry Time
57.
58.
```



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```
59.
            // Send Data
60.
            $response = $nicepay->requestVA();
61.
              var_dump($nicepay->requestData);
62.
            var_dump($response);
63.
              exit();
64.
            // Response from NICEPAY
65.
            if (isset($response->resultCd) && $response->resultCd == "0000") {
66.
67.
            echo "";
            echo "tXid
                                    : \ensuremath{\mbox{\sc status}}\ \n";
68.
69.
            echo "callbackUrl
                                    : $response->callbackUrl\n";
70.
            echo "description
                                    : $response->description\n";
71.
            echo "payment date
                                    : $response->transDt\n"; // YYMMDD
72.
            echo "payment time
                                    : $response->transTm\n"; // HH24MISS
73.
            echo "virtual account
                                    : $response->bankVacctNo (For customer to transfer) \n";
74.
            echo "result code
                                    : $response->resultCd\n";
75.
            echo "result message
                                    : $response->resultMsg\n";
76.
            echo "reference no
                                    : $response->referenceNo\n";
77.
            echo "payment method
                                    : $response->payMethod";
78.
            echo "";
79.
            } elseif(isset($response->resultCd)) {
                \ensuremath{//} API data not correct, you can redirect back to checkout page or echo error message.
80.
81.
                \ensuremath{//} In this sample, we echo error message
82.
                echo "";
                echo "result code
                                       :".$response->resultCd."\n";
83.
84.
                echo "result message
                                       :".$response->resultMsg."\n";
                echo "";
85.
86.
            } else {
87.
                // Timeout, you can redirect back to checkout page or echo error message.
88.
                \ensuremath{//} In this sample, we echo error message
89.
                echo "Connection Timeout. Please Try again.";
90.
92.
93. /*
```



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```
94.
95.
    * Credit Card Payment Method
96.
97.
98.
99.
        elseif(isset($_POST['payMethod'])
100.
            && $_POST['payMethod'] == '01'
101.
102.
103.
104.
            // Populate Mandatory parameters to send
105.
            $nicepay->set('payMethod', '01');
106.
            $nicepay->set('currency', 'IDR');
107.
            $nicepay->set('amt', 100); // Total gross amount
108.
            $nicepay-
    >set('referenceNo', generateReference()); // Invoice Number or Referenc Number Generated by merchant
109.
            $nicepay->set('description', 'Payment of Invoice No '.$nicepay-
    >get('referenceNo')); // Transaction description
110.
111.
            $nicepay->set('billingNm', 'John Doe'); // Customer name
112.
            $nicepay->set('billingPhone', '02112345678'); // Customer phone number
113.
            $nicepay->set('billingEmail', 'john@example.com'); //
114.
            $nicepay->set('billingAddr', 'Jl. Jend. Sudirman No. 28');
115.
            $nicepay->set('billingCity', 'Jakarta Pusat');
116.
            $nicepay->set('billingState', 'DKI Jakarta');
117.
            $nicepay->set('billingPostCd', '10210');
118.
            $nicepay->set('billingCountry', 'Indonesia');
119.
120.
            $nicepay->set('deliveryNm', 'John Doe'); // Delivery name
121.
            $nicepay->set('deliveryPhone', '02112345678');
122.
            $nicepay->set('deliveryEmail', 'john@example.com');
            $nicepay->set('deliveryAddr', 'Jl. Jend. Sudirman No. 28');
123.
124.
            $nicepay->set('deliveryCity', 'Jakarta Pusat');
125.
            $nicepay->set('deliveryState', 'DKI Jakarta');
126.
            $nicepay->set('deliveryPostCd', '10210');
```



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```
127.
            $nicepay->set('deliveryCountry', 'Indonesia');
128.
            // Send Data
129.
130.
            $response = $nicepay->chargeCard();
131.
132.
133. //
            Response from NICEPAY
134. //
              var_dump($response);
135.//
              exit();
136.
            if (isset($response->data->resultCd) && $response->data->resultCd == "0000") {
137.
                  header("Location: ".$response->data->requestURL."?tXid=".$response->tXid);
138.//
                  please save tXid in your database
                  echo "";
139. //
140. //
                  echo "tXid
                                          : $response->tXid\n";
141.//
                  echo "API Type
                                          : $response->apiType\n";
142.//
                  echo "Request Date
                                          : $response->requestDate\n";
143.//
                  echo "Response Date
                                          : $response->requestDate\n";
144. //
                  echo "";
145.
            } elseif(isset($response->resultCd)) {
                // API data not correct, you can redirect back to checkout page or echo error message.
146.
147.
                // In this sample, we echo error message
148.
                echo "";
149.
                echo "result code
                                        :".$response->resultCd."\n";
150.
                echo "result message
                                        :".$response->resultMsg."\n";
151.
                echo "";
152.
            } else {
153.
                // Timeout, you can redirect back to checkout page or echo error message.
154.
                // In this sample, we echo error message
155.
                echo "Connection Timeout. Please Try again.";
156.
157.
158.
        // Unknown
159.
            echo "Unknown method";
160.
```

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Request Parameter for Checkout Credit Card and Request VA

Parameter	Description	Mandatory	Туре	SIZE(byte)
iMid	Merchant Id	٧	AN	10
payMethod	Pay Method	٧	AN	2
currency	currency	V	N	3
amt	Goods amt	٧	N	12
instmntType	Installment Type	Only CC	N	2
instmntMon	Installment month	Only CC	N	2
referenceNo	Merchant Order No	٧	AN	40
goodsNm	Goods Name	٧	AN	100
billingNm	Buyer name	٧	А	30
billingPhone	Buyer Phone Number	٧	N	15
billingEmail	Buyer email	٧	AN	40
billingAddr	Buyer address	٧	AN	100
billingCity	Buyer city	٧	А	50
billingState	Billing state	٧	А	50
billingPostCd	Billing Post number	٧	N	10
billingCountry	Billing Country	٧	А	10
deliveryNm	delivery name	٧	А	30
deliveryPhone	delivery phone number	٧	N	15
deliveryAddr	delivery address	٧	AN	100
deliveryCity	delivery city	٧	А	50
deliveryState	delivery state	٧	А	50
deliveryPostCd	delivery post number	٧	N	10
deliveryCountry	delivery country	٧	А	10
a a ll D a a lei leil	payment result forward	-1	AN	255
callBackUrl	url (on browser)	V		
dhDra aassi irl	payment result receive	V	AN	255
dbProcessUrl	url (server side)	V		
vat	vat	V	N	12
fee	service fee	V	N	12
notaxAmt	tax free amount	V	N	12
description	description	V	AN	100



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merchantToken	merchantToken	٧	AN	255
reqDt	request date		N	8
reqTm	request time		N	6
reqDomain	request domain		AN	100
reqServerIP	request server ip		AN	15
reqClientVer	req client version		AN	50
userIP	user ip (customer)	٧	AN	15
userSessionID	user session id		AN	100
userAgent	user agent information		AN	100
userLanguage	user language		А	2
cartData	cart data	٧	AN	4000
merFixAccid	merchant reserved VA		AN	40
Merrixacciu	id			
vacctValidDt	VA expiry date		N	8
vacctValidTm	VA expiry time		N	6
bankCd	bank code	Only VA	А	4
cardNo	card number	Only CC	N	
cardExpYymm	card expiry	Only CC	N	4
cardCvv	card cvv	Only CC	N	3
paymentExpDt	Expiry of Payment Page	Only CC	N	
	(YYMMDD)	Only CC		
paymentExpTm	Expiry of Payment Page	Only CC	N	
	(HH24MISS)	Only CC		

Response Parameter for Checkout Credit Card and Request VA

Parameter	Description	Mandatory	SIZE(byte)
resultCd	result code	٧	4
resultMsg	result message	٧	255
tXid	txid	When success	30
referenceNo	order number	When success	40
authNo	Authorization number	When success - Only CC	10
bankVacctNo	VA number	When success - Only	
		VA	
amount	goods amount	When success	12
transDt	VA regist date	When success	8



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transTm	VA regist time	When success	6
description	description	When success	100

• Cart Data Parameter for Payment (Credit Card)

Parameter	Description
count	Total card data count
item	Array of object
Item -> img_url	good's image URL (image size 50*50)
Item -> goods_name	goods name
Item -> goods_detail	goods detail
Item -> goods_amt	goods amt

Example:

JSON of cartData

```
1. {
2.
      "count": "2",
      "item": [
3.
4.
5.
          "img_url": "http://img.aaa.com/ima1.jpg",
6.
          "goods_name": "Item 1 Name",
7.
          "goods_detail": "Item 1 Detail",
          "goods_amt": "700"
8.
9.
        },
10.
          "img_url": "http://img.aaa.com/ima2.jpg",
11.
12.
          "goods_name": "Item 2 Name",
13.
          "goods_detail": "Item 2 Detail",
          "goods_amt": "300"
14.
15.
        }
16.
17. }
```

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Set cartData Parameter:

```
1. $nicepay-
>set('cartData', "{\"count\": \"2\",\"item\": [{\"img_url\": \"http://img.aaa.com/ima1.jpg\",\"goods_name\"
: \"Item 1 Name\",\"goods_detail\": \"Item 1 Detail\",\"goods_amt\": \"700\"},{\"img_url\": \"http://img.aa
a.com/ima2.jpg\",\"goods_name\": \"Item 2 Name\",\"goods_detail\": \"Item 2 Detail\",\"goods_amt\": \"300\"
}]}");
```

3.3. NICEPay Register Fixed Virtual Account

Target Url	https://www.nicepay.co.id/nicepay/api/vacctCustomerRegist.do	
Method	POST, GET	
Description	Virtual Account Registration API	
Merchant Token	SHA256 (Merchant ID + customerId + Merchant Key)	

```
1. // Include Config File
include_once "lib/NicepayLib.php";
3. $nicepay = new NicepayLib();
4.
5. /*
7.
     * Register Fixed Virtual Account
8.
9.
10. */
11.
        elseif(isset($_POST['payMethod'])
12.
           && $_POST['payMethod'] == '03'
           && isset($_POST['customerId'])
13.
14.
           && $_POST['customerId']
15.
           && isset($_POST['customerNm'])
16.
           && $_POST['customerNm']
17.
            )
18.
19.
            $customerId = $_POST['customerId'];
20.
            $customerNm = $_POST['customerNm'];
21.
                            = "FIXOPEN001"; // Set MID
            $nicepay->iMid
```



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```
22.
            $nicepay-
    >merchantKey = "33F49GnCMS1mFY1GXisbUDzVf2ATWC19k3R++d5hDd3Frmuos/XLx8XhXpe+LDYAbpGKZYSwt1yyLOtS/8aD7A==";
    // Set Merchant Key
23.
            $response = $nicepay->registerCustomerId($customerId, $customerNm);
24.
            if (isset($response->resultCd) && $response->resultCd == '0000') {
25.
                echo "";
26.
                echo "VA successfully registered \n\n";
27.
                echo "Customer Id
                                       : $response->customerId (Save to your database to check status) \n";
28.
                echo "Customer Name
                                       : $customerNm \n";
29.
                echo "result code
                                       : $response->resultCd\n";
30.
                echo "result message
                                     : $response->resultMsg\n";
31.
                foreach ($response->vacctInfoList as $info) {
32.
                                        : ".$nicepay->bankCd2bank($info->bankCd)."\n";
33.
                   echo "Virtual Account : ".$info->vacctNo."\n";
34.
35.
                echo "";
36.
37.
            elseif(isset($response->resultCd) && $response->resultCd == '9234') {
38.
                // Customer ID have been Registered
39.
                // Retrieve list VA Info
40.
                $response = $nicepay->retrieveVaInfo($customerId);
41
                echo "";
42.
                echo "VA have been registered \n\n";
43.
                echo "result code
                                       : ".$response->resultCd."\n";
44.
                echo "result message : ".$response->resultMsg."\n";
45.
                foreach ($response->vacctInfoList as $info) {
46.
                    echo "Bank Code
                                        : ".$nicepay->bankCd2bank($info->bankCd)."\n";
47.
                    echo "Virtual Account : ".$info->vacctNo."\n";
48.
49.
                echo "";
50.
51.
            elseif(isset($response->resultCd)) {
52.
                // API data not correct or error happened in bank system, you can redirect back to checkout pag
    e or echo error message.
53.
                // In this sample, we echo error message
```



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```
54.
                // header("Location: "."http://example.com/checkout.php");
55.
                echo "";
                echo "result code
                                      : ".$response->resultCd."\n";
56.
57.
                echo "result message
                                       : ".$response->resultMsg."\n";
58.
                echo "";
59.
            } else {
60.
                \ensuremath{//} Timeout, you can redirect back to checkout page or echo error message.
61.
                // In this sample, we echo error message
62.
                // header("Location: "."http://example.com/checkout.php");
63.
                echo "Connection Timeout. Please Try again.";
64.
                // var_dump($response);
65.
            }
66.
67.
        // Unknown
68.
        else {
69.
            echo "Unknown method";
70.
```



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• Request Parameter for Register Fixed Virtual Account

Parameter	Description	Mandatory	Туре	SIZE(byte)	Sample
iMid	Merchant Id	٧	AN	10	IONPAYTEST
customerId	Merchant Customer	٧	N	Max 10 (Depend on Merchant Prefix)	1234567890
customerNm	Customer Name		А	100	Arif
merchantToken	merchantToken	٧	AN	255	

Response Parameter for Register Fixed Virtual Account

Parameter	Description	Mandatory	Type	SIZE(byte)
resultCd	result code	٧	N	4
resultMsg	result message	٧	AN	255
customerId	Merchant Customer Id		N	Max 10
		٧		(Depend on
				Merchant Prefix)
customerNm	Customer Name	٧	AN	
vacctInfoList	Bank virtual Account	./	Array of object	
	List	V		

• Vacct Info List JSON Payload

Parameter	Description	Mandatory	Type	Byte
bankCd	Code Bank	٧	AN	4
vacctNo	Virtual Account	٧	N	16
	Number			

Example:

```
1. {
2. "vacctInfoList":[
3. {
4. "bankCd":"BNIN",
5. "vacctNo":"111111711112333"
6. },
7. {
```



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```
8. "bankCd":"BMRI",
9. "vacctNo":"11111111111112333"
10. },
11. {
12. "bankCd":"BBBA",
13. "vacctNo":"1111111511112333"
14. },
15. {
16. "bankCd":"CENA",
17. "vacctNo":"1111111911112333"
18. }
19. ]
20. }
```

3.4. NICEPay Retrieve Fixed VA Information by Customer ID

Target Url	https://www.nicepay.co.id/nicepay/api/vacctCustomerInquiry.do
Method	POST,GET
Description	Virtual Account Inquiry
Merchant Token	SHA256 (Merchant ID + customerId + Merchant Key)

```
1. $nicepay = new NicepayLib();
2.
3.
            $customerId = '12345678';
           $nicepay->iMid
                              = "FIXOPEN001"; // Set MID
            $nicepay-
    >merchantKey = "33F49GnCMS1mFY1GXisbUDzVf2ATWC19k3R++d5hDd3Frmuos/XLx8XhXpe+LDYAbpGKZYSwt1yyLOtS/8aD7A==";
    // Set Merchant Key
            $response = $nicepay->retrieveVaInfo($customerId);
7.
            if (isset($response->resultCd) && $response->resultCd == '0000') {
                echo "";
                                    : $response->customerId (Save to your database to check status) \n";
                echo "Customer Id
10.
                echo "result code
                                      : $response->resultCd\n";
                echo "result message : $response->resultMsg\n";
                foreach ($response->vacctInfoList as $info) {
```



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```
13.
                     echo "Bank Code
                                          : ".$nicepay->bankCd2bank($info->bankCd)."\n";
14.
                    echo "Virtual Account : ".$info->vacctNo."\n";
15.
                echo "";
17.
18.
19.
            elseif(isset($response->resultCd)) {
                // API data not correct or error happened in bank system, you can redirect back to checkout pag
20.
    e or echo error message.
                \ensuremath{//} In this sample, we echo error message
21.
22.
                // header("Location: "."http://example.com/checkout.php");
23.
                echo "";
                echo "result code
24.
                                         : ".$response->resultCd."\n";
25.
                echo "result message
                                       : ".$response->resultMsg."\n";
                echo "";
26.
            } else {
28.
                // Timeout, you can redirect back to checkout page or echo error message.
                \ensuremath{//} In this sample, we echo error message
29.
30.
                // header("Location: "."http://example.com/checkout.php");
31.
                echo "Connection Timeout. Please Try again.";
32.
                // var_dump($response);
33.
```

Request Parameter for Retrieve Fixed VA Information

Parameter	Description	Mandatory	Туре	SIZE(byte)
iMid	Merchant Id	٧	AN	10
customerId	Customer Id		N	Max 10
		V		(Depend on
				Merchant Prefix)
merchantToken	merchantToken	٧	AN	255



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• Response Parameter for Retrieve Fixed VA Information

Parameter	Description	Mandatory	Type	SIZE(byte)
resultCd	result code	٧	N	4
resultMsg	result message	٧	AN	255
customerId	Merchant Customer Id		N	Max 10
		٧		(Depend on
				Merchant Prefix)
customerNm	Customer Name	٧	AN	
vacctInfoList	Bank virtual Account List	٧	Array of Object	

• Virtual Account List (vacctInfoList)

Parameter	Description
bankCd	Code Bank
vacctNo	Virtual Account Number

```
2. "vacctInfoList":[
3. {
4. "bankCd":"BNIN",
5. "vacctNo":"1111111711112333"
6. },
7. {
8. "bankCd":"BMRI",
9. "vacctNo":"1111111111112333"
10.},
11. {
12. "bankCd":"BBBA",
13. "vacctNo":"1111111511112333"
14.},
15. {
16. "bankCd":"CENA","vacctNo":"1111111911112333"
17.}
18.]
19.}
```



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3.5. NICEPay Retrieve Fixed VA Information by Virtual Account Number

Target Url	https://www.nicepay.co.id/nicepay/api/vacctCustomerInquiry.do
Method	POST,GET
Description	Virtual Account Inquiry
Merchant Token	SHA256 (Merchant ID + customerId + Merchant Key)

```
34. $nicepay = new NicepayLib();
35.
36.
           $customerId = '12345678';
                               = "FIXOPEN001"; // Set MID
37.
           $nicepay->iMid
           $nicepay-
    // Set Merchant Key
39.
           $response = $nicepay->retrieveVaInfo($customerId);
           if (isset($response->resultCd) && $response->resultCd == '0000') {
40.
               echo "";
41.
42.
               echo "Customer Id
                                    : : $response->customerId (Save to your database to check status) \n";
               // echo "Customer Name
                                       : $response->customerNm \n";
               echo "result code
                                    : $response->resultCd\n";
44.
45.
               echo "result message
                                   : $response->resultMsg\n";
46.
               foreach ($response->vacctInfoList as $info) {
47.
                  echo "Bank Code
                                      : ".$nicepay->bankCd2bank($info->bankCd)."\n";
                  echo "Virtual Account : ".$info->vacctNo."\n";
49.
               echo "";
50.
51.
52.
           elseif(isset($response->resultCd)) {
53.
               // API data not correct or error happened in bank system, you can redirect back to checkout pag
54.
    e or echo error message.
55.
               // In this sample, we echo error message
               // header("Location: "."http://example.com/checkout.php");
56.
               echo "";
57.
               echo "result code
58.
                                    : ".$response->resultCd."\n";
```



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```
59.
                 echo "result message : ".$response->resultMsg."\n";
                echo "";
60.
             } else {
61.
                \ensuremath{//} Timeout, you can redirect back to checkout page or echo error message.
62.
63.
                \ensuremath{//} In this sample, we echo error message
                // header("Location: "."http://example.com/checkout.php");
64.
65.
                echo "Connection Timeout. Please Try again.";
                // var_dump($response);
66.
67.
```

• Request Parameter for Retrieve Fixed VA Information

Parameter	Description	Mandatory	Туре	SIZE(byte)
iMid	Merchant Id	٧	AN	10
customerId	Customer Id		N	Max 10
		V		(Depend on
				Merchant Prefix)
merchantToken	merchantToken	٧	AN	255



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• Response Parameter for Retrieve Fixed VA Information

Parameter	Description	Mandatory	Type	SIZE(byte)
resultCd	result code	٧	N	4
resultMsg	result message	٧	AN	255
customerId	Merchant Customer Id		N	Max 10
		٧		(Depend on
				Merchant Prefix)
customerNm	Customer Name	٧	AN	
vacctInfoList	Bank virtual Account List	٧	Array of Object	

• Virtual Account List (vacctInfoList)

Parameter	Description
bankCd	Code Bank
vacctNo	Virtual Account Number

```
20. {
21. "vacctInfoList":[
22. {
23. "bankCd":"BNIN",
24. "vacctNo":"1111111711112333"
25.},
26. {
27. "bankCd":"BMRI",
28. "vacctNo":"1111111111112333"
29.},
30. {
31. "bankCd":"BBBA",
32. "vacctNo":"1111111511112333"
33.},
34. {
35. "bankCd":"CENA","vacctNo":"1111111911112333"
36.}
37.]
38.}
```

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3.6. NICEPay Notification

Notification URL

Merchant notification url	https://example.com/notification (defined as dbProcessUrl in Payment API)
method	POST
Description	Transaction Notification
Merchant Token	SHA256 (Merchant ID + Transaction ID + Amount + Merchant Key)

• Notification POST Request Example

 $\label{lem:lem:http://example.com/notification?tXid=} $$ \operatorname{tXid}_{\ensuremath{\mathbb{C}}} \operatorname{deferenceNo}_{\ensuremath{\mathbb{C}}} \operatorname{deferenceNo}_{\ensuremath{\mathbb{C}}}$

• Request Parameter for Notification

Parameter	Description	Mandatory	Туре	SIZE(byte)
tXid	Transaction Id	٧	AN	30
referenceNo	Merchant Order No	٧	AN	40
amt	Goods amt	٧	N	12
merchantToken	merchantToken	٧	AN	255

3.7. NICEPay Order Status Credit Card and VA (notification-handler.php)

Order Status URL

API url	https://www.nicepay.co.id/nicepay/api/onePassStatus.do	
method POST		
Description	Order Status Inquiry	

• Setting NICEPay Order Status Parameter

```
1. $nicepay->set('tXid', $tXid);
2. $nicepay->set('referenceNo', $referenceNo);
3. $nicepay->set('amt', $amt);
4. $nicepay->set('iMid',$iMid);
5.
6. $merchantToken = $nicepay->merchantTokenC();
7. $nicepay->set('merchantToken', $merchantToken);
8.
9. // <RESQUEST to NICEPAY>
10. $paymentStatus = $nicepay->checkPaymentStatus($tXid, $referenceNo, $amt);
```



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```
11.
12. // <RESPONSE from NICEPAY>
13. // Please update the payment status in your database right after you get the latest payment status
14. if($pushedToken == $merchantToken) {
15.
       // Print only OK, no HTML, no UI, no beauty poem. Also make sure HTTP code = 200
16.
       echo "OK";
17.
       // Update the payment status in your database based on $paymentStatus->StatusDescription,
        // Send email notification to customer to notify payment succeed
18.
19.
20.
       // <RESPONSE from NICEPAY>
21.
       // Please update the payment status in your database right after you get the latest payment status
22.
       echo "";
23.
       echo "$paymentStatus-
    >status\n"; // This is Payment Status main reference to update Payment Status in merchant database
24.
25.
         ** Credit Card
26.
27.
28.
        ** $paymentStatus->status == 0 // Success
29.
        ** paymentStatus -> status == 1 // Failed
         ** $paymentStatus->status == 2 // Void or Refund
30.
31.
         ** $paymentStatus->status == 9 // Initialization or Unpaid
33.
34.
35.
         ** Virtual Account
36.
         **_____
         ** $paymentStatus->status == 0 // Paid
37.
38.
        ** $paymentStatus->status == 3 // Unpaid
```



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```
39.
         ** $paymentStatus->status == 4 // Expired
40.
         */
41.
42.
        echo "$paymentStatus->tXid\n";
43.
        echo "$paymentStatus->iMid\n";
44.
        echo "$paymentStatus->referenceNo\n";
        echo "$paymentStatus->amt\n";
45.
46.
        // var_dump for more information
47.
        // var_dump($paymentStatus);
        echo "";
48.
49.
50. }
```

Request Parameter for Order Status

Parameter	Description	Mandatory	SIZE(byte)
tXid	Transaction Id	٧	30
iMid	Merchant Id	٧	10
referenceNo	Merchant Order No	٧	40
amt	Goods amt	٧	12
merchantToken	merchantToken	٧	255

• Response Parameter for Order Status

Parameter	Description	Mandatory	SIZE(byte)
status	Payment status	٧	1
tXid	Transaction Id	٧	30
iMid	Merchant Id	٧	10
currency	currency	٧	3
amt	Goods amt	٧	12
instmntMon	Installment month	Only CC	2
instmntType	Installment Type	Only CC	2
referenceNo	Merchant Order No	٧	40
goodsNm	Goods Name	٧	100
payMethod	Pay Method	٧	2



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billingNm	Buyer name	٧	30
billingPhone	Buyer Phone Number	√	15
billingEmail	Buyer email	√	40
billingAddr	Buyer address	V	100
billingCity	Buyer city	V	50
billingState	Billing state	V	50
billingPostCd	Billing Post number	√	10
billingCountry	Billing Country	√	10
deliveryNm	delivery name	√	30
deliveryPhone	delivery phone number	√	15
deliveryAddr	delivery address	√	100
deliveryCity	delivery city	√	50
deliveryState	delivery state	√	50
deliveryPostCd	delivery post number	√	10
deliveryCountry	delivery country	√	10
vat	vat	√	12
fee	service fee	√	12
notaxAmt	tax free amount	√	12
description	description	٧	100
merchantToken	merchantToken	√	255
reqDt	request date		8
reqTm	request time		6
resultCd	Result Code		4
resultMsg	Result Message		255
merFixAcctId	merchant reserved VA id	Only VA	40
vacctValidDt	VA validate date	Only VA	8
vacctValidTm	VA validate time	Only VA	6

3.8. Notification of Fixed VA Information

• Notification URL

Merchant notification url	https://example.com/notification (defined in Nicepay BackOffice)
method	POST
Description	Transaction Notification
Merchant Token	SHA256 (Merchant ID + VA Number + Start Date + Merchant Key)



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• Notification POST Request Example

 $\label{lem:http://example.com/notification?tXid=} $$ http://example.com/notification?tXid={tXid}&referenceNo={referenceNo}&amt={amt}&merchantToken={merchantToken}&bankCd={bankCd}&vacctNo={vacctNo}&status={status}$

• Request Parameter for Notification

Parameter	Description	Mandatory	Туре	SIZE(byte)
tXid	Transaction Id	٧	AN	30
referenceNo	Merchant Order No	٧	AN	40
amt	Goods amt	٧	N	12
merchantToken	merchantToken	٧	AN	255
status	Payment status			
	0 = Paid			
	1 = Reversal			
bankCd	Bank Code	٧	AN	4
vacctNo	Virtual Account No	٧	N	16

3.9. List Deposit Fixed Virtual Account

API url	https://www.nicepay.co.id/nicepay/api/vacctInquiry.do	
method	POST	
Description	List Deposit Fixed Virtual Account	

```
1.
    $nicepay = new NicepayLib();
2.
            $customerId
                           = '7800210100000711';
4.
            $startDt
                           = '20160718';
5.
            $endDt
                           = '20160719';
6.
            $nicepay->iMid
                                  = "FIXOPEN001"; // Set MID
            $nicepay-
    >merchantKey = "33F49GnCMS1mFY1GXisbUDzVf2ATWC19k3R++d5hDd3Frmuos/XLx8XhXpe+LDYAbpGKZYSwt1yyLOtS/8aD7A==";
    // Set Merchant Key
            $response = $nicepay->listDepositVa($vacctNo,$startDt,$endDt);
9.
            if (isset($response->resultCd) && $response->resultCd == '0000') {
                echo "";
10.
                echo "Result code
                                                : $response->resultCd\n";
12.
                echo "Result message
                                                : $response->resultMsg\n";
```



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```
13.
                echo "Virtual Account Number : $response->vacctNo\n";
                foreach ($response->depositInfo as $info) {
14.
                    echo "Date
                                      : ".$info->date."\n";
15.
                    echo "Time
                                      : ".$info->time."\n";
16.
17.
                    echo "tXid
                                      : ".$info->tXid."\n";
18.
                    echo "Amount
                                      : ".$info->amt."\n";
19.
                    echo "Status
                                       : ".$info->status."\n";
                    // echo "Customer Id : ".$info->customerId."\n";
20.
21.
                }
22.
                echo "";
            }
23.
24.
            elseif(isset($response->resultCd)) {
25.
                // API data not correct or error happened in bank system, you can redirect back to checkout pag
26.
    e or echo error message.
27.
                // In this sample, we echo error message
                // header("Location: "."http://example.com/checkout.php");
28.
29.
                echo "";
                echo "result code
                                       : ".$response->resultCd."\n";
30.
31.
                echo "result message
                                     : ".$response->resultMsg."\n";
                echo "";
            } else {
33.
34.
                // Timeout, you can redirect back to checkout page or echo error message.
35.
                // In this sample, we echo error message
                // header("Location: "."http://example.com/checkout.php");
36.
37.
                echo "Connection Timeout. Please Try again.";
                // var_dump($response);
38.
```



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3.10. NICEPay Cancel VA (cancel-va.php)

Cancel URL

API url	https://www.nicepay.co.id/nicepay/api/onePassAllCancel.do	
method	POST	
Description	Virtual Account Cancel API	

Setting NICEPay Cancel Parameter

```
$nicepay = new NicepayLib();
        if(!emptyempty($_POST['tXid']) && !emptyempty($_POST['tXid']))
2.
3.
        {
        $iMid
                            = $nicepay->iMid;
4.
5.
        $tXid
                            = $_POST['tXid'];
6.
                            = $_POST['amt'];
        $amt
        $nicepay->set('tXid', $tXid);
8.
        $nicepay->set('payMethod', '02');
9.
10.
        $nicepay->set('amt', $amt);
11.
        $nicepay->set('iMid',$iMid);
        $nicepay->set('cancelType', 1);
13.
14.
        $merchantToken = $nicepay->merchantTokenC();
15.
        $nicepay->set('merchantToken', $merchantToken);
16.
        // <REQUEST to NICEPAY>
17.
18.
        $response = $nicepay->cancelVA($tXid, $amt);
19.
        // <RESPONSE from NICEPAY>
20.
21.
            echo '<meta http-equiv="Content-Type" content="text/html; charset=UTF-8">';
22.
                echo "";
23.
                var_dump($response);
24.
                echo "";
```

• Request Parameter for Cancel

Parameter	Description	Mandatory	SIZE(byte)
-----------	-------------	-----------	------------



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tXid	Transaction Id	٧	30
iMid	Merchant Id	٧	10
payMethod	Payment Method	٧	2
cancelType	Cancel Type	٧	2
cancelMsg	Cancel Message		255
merchantToken	merchantToken	٧	255
amt	Amount		12
fee	Fee		12
vat	Vat		12
notaxAmt	Notax Amount		12
cancelServerIp	Server Ip		15
cancelUserId	User Id		30
cancelUserIp	User Ip		15
cancelUserInfo	User Information		100
cancelRetryCnt	Retry Count		2
worker	Worker		10

• Response Parameter for Cancel

Parameter	Description	Mandatory	SIZE(byte)
tXid	Transaction Id	٧	30
referenceNo	Merchant Order No	٧	40
canceltXid	Cancel Transaction Id	٧	30
resultCd	Result Code	٧	4
resultMsg	Result Message		255
transDt	Transaction Date		8
transTm	Transaction Time		6
description	Description		255
amount	Amount		12



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3.11. Reversal

Reversal may occur in transfer payment method when bank failed to deduct customer fund due to some technical issue. Even it's rare, if reversal happened, merchant should update the payment status as failed payment.



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4. Appendix

• Field Type

Value	Description
AN	Alphanumeric
N	Numeric
ANS	Alphanumeric Special Characters

• Installment Type

Value	Description
1	Customer charge
2	Merchant charge

• Payment Method

Value	Description
01	Credit Card
02	Virtual Account

Payment Status Code

Value	Description
Credit Card	
0	Success
1	Failed
2	Void/Refund
9	Initialization
Virtual Account	
0	Paid
1	Reversal
3	Unpaid
4	Canceled

• Bank Code (Virtual Account)

Value	Description
BMRI	Bank Mandiri
IBBK	Bank International Indonesia Maybank
BBBA	Bank Permata



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CENA	Bank Central Asia
BNIN	Bank Negara Indonesia 46
*BNIA	Bank CIMB Niaga
HNBN	Bank KEB Hana Indonesia
*BRIN	Bank Rakyat Indonesia

^{*} Future release

• Error Code

Value	Description
Order	
9001	order registration failed
9002	database connection error
9003	the order is invalid
9004	error on inquiry of order confirmation
9005	error on order inquiry
9006	transaction number generated error
9007	please input amount
9008	invalid request amount
9009	duplicate order registration number
9010	merchantToken error
9011	unregistered merchant
9012	no payment method
9013	no currency
9014	no order number
9015	no goods name
9016	no buyer name
9017	no buyer phone number
9018	no buyer e-mail
9019	no callbackUrl
9020	no dbProcessUrl
9021	failed in inquiring the criterion information (BO_MER_MGNT ORD_NO_DUP_CHK_FLG)
9022	This is not the Cart Data format JSON.
9023	Cart Data amount is different from the total amount.



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9024 Failed to load the user's IP value. 9025 Need to enter buyers city. 9026 Need to enter buyers residence. 9027 Need to enter buyers residence. 9028 Need to enter buyers residence country. 9029 Virtual account is not able to select the number of installment months. Card 9101 failed in registering card ledger 9102 bank connection error 9103 error in inquiring card ledger 9104 database connection error 9105 TB_TRANS_HISTORY registration error 9106 FRAUD error 9107 transaction number generated error 9108 error of check for merchant ID, payment method 9109 the length of order number is too long(max: 40) 9110 invalid card number, expiration date 9111 no card number, expiration date 9112 invalid card number 9113 MERCHANT_INFO query error 9114 MERCHANT_INFO query error 9115 the payment amount is too small 9116 duplicate transaction number 9117 VISA 3D authorization failure(invalid ECI) 9118 instalment type error 9120 B_MIOB_TID query error 9121 MERCHANT_BANK_TID_MANAGEMENT query error 9122 failed in inquiring settlement interval 9123 TB_BO_MER_APP_LIMIT query error 9124 Less than the minimum amount approved by the bank. 9125 Do not allow the approved.		
9026 Need to enter buyers residence. 9027 Need to enter buyers address area code. 9028 Need to enter buyers residence country. 9029 Virtual account is not able to select the number of installment months. Card Fallow of the park of the park of park of the park of park of the park of the park of park of park of the park of park	9024	Failed to load the user's IP value.
9027 Need to enter buyers address area code. 9028 Need to enter buyers residence country. 9029 Virtual account is not able to select the number of installment months. Card 9029 Virtual account is not able to select the number of installment months. Card Card 9101 failed in registering card ledger 9102 bank connection error 9104 database connection error 9105 TB_TRANS_HISTORY registration error 9106 FRAUD error 9107 transaction number generated error 9108 error of check for merchant ID, payment method 9109 the length of order number is too long(max: 40) 9110 invalid card number, expiration date 9111 no card number, expiration date 9112 invalid card number 9113 MERCHANT_INFO query error 9114 MERCHANT_CARDINFO query error 9115 the payment amount is too small 9116 duplicate transac	9025	Need to enter buyers city.
9028 Need to enter buyers residence country. 9029 Virtual account is not able to select the number of installment months. Card 9101 failed in registering card ledger 9102 bank connection error 9103 error in inquiring card ledger 9104 database connection error 9105 TB_TRANS_HISTORY registration error 9106 FRAUD error 9107 transaction number generated error 9108 error of check for merchant ID, payment method 9109 the length of order number is too long(max: 40) 9110 invalid card number, expiration date 9111 no card number, expiration date 9112 invalid card number 9113 MERCHANT_INFO query error 9114 MERCHANT_EARDINFO query error 9115 the payment amount is too small 9116 duplicate transaction number 9117 VISA 3D authorization failure(invalid ECI) 9118 instalment type error 9120 B_MID,B_TID query error 9121 MERCHANT_BANK_TID_MANAGEMENT query error 9122 failed in inquiring settlemen	9026	Need to enter buyers residence.
Virtual account is not able to select the number of installment months. Card 9101 failed in registering card ledger 9102 bank connection error 9103 error in inquiring card ledger 9104 database connection error 9105 TB_TRANS_HISTORY registration error 9106 FRAUD error 9107 transaction number generated error 9108 error of check for merchant ID, payment method 9109 the length of order number is too long(max: 40) 9110 invalid card number, expiration date 9111 no card number, expiration date 9112 invalid card number 9113 MERCHANT_INFO query error 9114 MERCHANT_CARDINFO query error 9115 the payment amount is too small 9116 duplicate transaction number 9117 VISA 3D authorization failure(invalid ECI) 9118 instalment type error 9120 B_MID,B_TID query error 9121 MERCHANT_BANK_TID_MANAGEMENT query error 9122 failed in inquiring settlement interval <td>9027</td> <td>Need to enter buyers address area code.</td>	9027	Need to enter buyers address area code.
9101 failed in registering card ledger 9102 bank connection error 9103 error in inquiring card ledger 9104 database connection error 9105 TB_TRANS_HISTORY registration error 9106 FRAUD error 9107 transaction number generated error 9108 error of check for merchant ID, payment method 9109 the length of order number is too long(max: 40) 9110 invalid card number, expiration date 9111 no card number, expiration date 9112 invalid card number 9113 MERCHANT_INFO query error 9114 MERCHANT_CARDINFO query error 9115 the payment amount is too small 9116 duplicate transaction number 9117 VISA 3D authorization failure(invalid ECI) 9118 instalment type error 9119 MERCHANT_BANK_TID_MANAGEMENT query error 9120 B_MID,B_TID query error 9121 MERCHANT_PAYMETHOD query error 9122 failed in inquiring settlement interval 9123 TB_BO_MER_APP_LIMIT query error 9124 Less than the minimum amount approved by the bank. 9125 Do not allow the approved.	9028	Need to enter buyers residence country.
9101 failed in registering card ledger 9102 bank connection error 9103 error in inquiring card ledger 9104 database connection error 9105 TB_TRANS_HISTORY registration error 9106 FRAUD error 9107 transaction number generated error 9108 error of check for merchant ID, payment method 9109 the length of order number is too long(max: 40) 9110 invalid card number, expiration date 9111 no card number, expiration date 9112 invalid card number 9113 MERCHANT_INFO query error 9114 MERCHANT_CARDINFO query error 9115 the payment amount is too small 9116 duplicate transaction number 9117 VISA 3D authorization failure(invalid ECI) 9118 instalment type error 9119 MERCHANT_BANK_TID_MANAGEMENT query error 9120 B_MID,B_TID query error 9121 MERCHANT_PAYMETHOD query error 9122 failed in inquiring settlement interval 9123 TB_BO_MER_APP_LIMIT query error 9124 Less than the minimum amount approved by the bank. 9125 Do not allow the approved.	9029	Virtual account is not able to select the number of installment months.
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9104 database connection error 9105 TB_TRANS_HISTORY registration error 9106 FRAUD error 9107 transaction number generated error 9108 error of check for merchant ID, payment method 9109 the length of order number is too long(max: 40) 9110 invalid card number, expiration date 9111 no card number, expiration date 9112 invalid card number 9113 MERCHANT_INFO query error 9114 MERCHANT_CARDINFO query error 9115 the payment amount is too small 9116 duplicate transaction number 9117 VISA 3D authorization failure(invalid ECI) 9118 instalment type error 919 MERCHANT_BANK_TID_MANAGEMENT query error 9110 B_MID,B_TID query error 9121 MERCHANT_PAYMETHOD query error 9122 failed in inquiring settlement interval 9123 TB_BO_MER_APP_LIMIT query error 9124 Less than the minimum amount approved by the bank. 9125 Do not allow the approved.	9102	bank connection error
TB_TRANS_HISTORY registration error FRAUD error transaction number generated error 1008 error of check for merchant ID, payment method 1009 the length of order number is too long(max: 40) 1010 invalid card number, expiration date 1011 no card number, expiration date 1012 invalid card number 1013 MERCHANT_INFO query error 1014 MERCHANT_CARDINFO query error 1015 the payment amount is too small 1016 duplicate transaction number 1017 VISA 3D authorization failure(invalid ECI) 1018 instalment type error 1019 MERCHANT_BANK_TID_MANAGEMENT query error 1010 B_MID,B_TID query error 1011 MERCHANT_PAYMETHOD query error 1012 failed in inquiring settlement interval 1013 TB_BO_MER_APP_LIMIT query error 1014 Less than the minimum amount approved by the bank. 1016 It has already been approved.	9103	error in inquiring card ledger
9106 FRAUD error 9107 transaction number generated error 9108 error of check for merchant ID, payment method 9109 the length of order number is too long(max: 40) 9110 invalid card number, expiration date 9111 no card number, expiration date 9112 invalid card number 9113 MERCHANT_INFO query error 9114 MERCHANT_CARDINFO query error 9115 the payment amount is too small 9116 duplicate transaction number 9117 VISA 3D authorization failure(invalid ECI) 9118 instalment type error 9120 B_MID,B_TID query error 9121 MERCHANT_PAYMETHOD query error 9122 failed in inquiring settlement interval 9123 TB_BO_MER_APP_LIMIT query error 9124 Less than the minimum amount approved by the bank. 9125 Do not allow the approval from Bank BNI. 9126 It has already been approved.	9104	database connection error
transaction number generated error 1008 error of check for merchant ID, payment method 1009 the length of order number is too long(max: 40) 1010 invalid card number, expiration date 1011 no card number, expiration date 1012 invalid card number 1013 MERCHANT_INFO query error 1014 MERCHANT_CARDINFO query error 1015 the payment amount is too small 1016 duplicate transaction number 1017 VISA 3D authorization failure(invalid ECI) 1018 instalment type error 1019 MERCHANT_BANK_TID_MANAGEMENT query error 1010 B_MID,B_TID query error 1011 MERCHANT_PAYMETHOD query error 1012 failed in inquiring settlement interval 1013 TB_BO_MER_APP_LIMIT query error 1014 Less than the minimum amount approved by the bank. 1016 It has already been approved.	9105	TB_TRANS_HISTORY registration error
9108 error of check for merchant ID, payment method 9109 the length of order number is too long(max: 40) 9110 invalid card number, expiration date 9111 no card number, expiration date 9112 invalid card number 9113 MERCHANT_INFO query error 9114 MERCHANT_CARDINFO query error 9115 the payment amount is too small 9116 duplicate transaction number 9117 VISA 3D authorization failure(invalid ECI) 9118 instalment type error 9119 MERCHANT_BANK_TID_MANAGEMENT query error 9120 B_MID,B_TID query error 9121 MERCHANT_PAYMETHOD query error 9122 failed in inquiring settlement interval 9123 TB_BO_MER_APP_LIMIT query error 9124 Less than the minimum amount approved by the bank. 9125 Do not allow the approved.	9106	FRAUD error
the length of order number is too long(max: 40) invalid card number, expiration date no card number, expiration date invalid card number invalid card number MERCHANT_INFO query error MERCHANT_CARDINFO query error the payment amount is too small duplicate transaction number VISA 3D authorization failure(invalid ECI) instalment type error MERCHANT_BANK_TID_MANAGEMENT query error MERCHANT_BANK_TID_MANAGEMENT query error MERCHANT_PAYMETHOD query error MERCHANT_PAYMETHOD query error 122 failed in inquiring settlement interval TB_BO_MER_APP_LIMIT query error 124 Less than the minimum amount approved by the bank. Do not allow the approval from Bank BNI.	9107	transaction number generated error
9110 invalid card number, expiration date 9111 no card number, expiration date 9112 invalid card number 9113 MERCHANT_INFO query error 9114 MERCHANT_CARDINFO query error 9115 the payment amount is too small 9116 duplicate transaction number 9117 VISA 3D authorization failure(invalid ECI) 9118 instalment type error 9119 MERCHANT_BANK_TID_MANAGEMENT query error 9120 B_MID,B_TID query error 9121 MERCHANT_PAYMETHOD query error 9122 failed in inquiring settlement interval 9123 TB_BO_MER_APP_LIMIT query error 9124 Less than the minimum amount approved by the bank. 9125 Do not allow the approval from Bank BNI. 9126 It has already been approved.	9108	error of check for merchant ID, payment method
9111 no card number, expiration date 9112 invalid card number 9113 MERCHANT_INFO query error 9114 MERCHANT_CARDINFO query error 9115 the payment amount is too small 9116 duplicate transaction number 9117 VISA 3D authorization failure(invalid ECI) 9118 instalment type error 9119 MERCHANT_BANK_TID_MANAGEMENT query error 9120 B_MID,B_TID query error 9121 MERCHANT_PAYMETHOD query error 9122 failed in inquiring settlement interval 9123 TB_BO_MER_APP_LIMIT query error 9124 Less than the minimum amount approved by the bank. 9125 Do not allow the approval from Bank BNI. 9126 It has already been approved.	9109	the length of order number is too long(max: 40)
9112 invalid card number 9113 MERCHANT_INFO query error 9114 MERCHANT_CARDINFO query error 9115 the payment amount is too small 9116 duplicate transaction number 9117 VISA 3D authorization failure(invalid ECI) 9118 instalment type error 9119 MERCHANT_BANK_TID_MANAGEMENT query error 9120 B_MID,B_TID query error 9121 MERCHANT_PAYMETHOD query error 9122 failed in inquiring settlement interval 9123 TB_BO_MER_APP_LIMIT query error 9124 Less than the minimum amount approved by the bank. 9125 Do not allow the approvel.	9110	invalid card number, expiration date
MERCHANT_INFO query error 9114 MERCHANT_CARDINFO query error 9115 the payment amount is too small 9116 duplicate transaction number 9117 VISA 3D authorization failure(invalid ECI) 9118 instalment type error 9119 MERCHANT_BANK_TID_MANAGEMENT query error 9120 B_MID,B_TID query error 9121 MERCHANT_PAYMETHOD query error 9122 failed in inquiring settlement interval 9123 TB_BO_MER_APP_LIMIT query error 9124 Less than the minimum amount approved by the bank. 9125 Do not allow the approved.	9111	no card number, expiration date
9114 MERCHANT_CARDINFO query error 9115 the payment amount is too small 9116 duplicate transaction number 9117 VISA 3D authorization failure(invalid ECI) 9118 instalment type error 9119 MERCHANT_BANK_TID_MANAGEMENT query error 9120 B_MID,B_TID query error 9121 MERCHANT_PAYMETHOD query error 9122 failed in inquiring settlement interval 9123 TB_BO_MER_APP_LIMIT query error 9124 Less than the minimum amount approved by the bank. 9125 Do not allow the approval from Bank BNI. 9126 It has already been approved.	9112	invalid card number
the payment amount is too small duplicate transaction number VISA 3D authorization failure(invalid ECI) instalment type error MERCHANT_BANK_TID_MANAGEMENT query error B_MID,B_TID query error B_MID,B_TID query error MERCHANT_PAYMETHOD query error failed in inquiring settlement interval TB_BO_MER_APP_LIMIT query error Less than the minimum amount approved by the bank. Do not allow the approval from Bank BNI.	9113	MERCHANT_INFO query error
9116 duplicate transaction number 9117 VISA 3D authorization failure(invalid ECI) 9118 instalment type error 9119 MERCHANT_BANK_TID_MANAGEMENT query error 9120 B_MID,B_TID query error 9121 MERCHANT_PAYMETHOD query error 9122 failed in inquiring settlement interval 9123 TB_BO_MER_APP_LIMIT query error 9124 Less than the minimum amount approved by the bank. 9125 Do not allow the approval from Bank BNI. 9126 It has already been approved.	9114	MERCHANT_CARDINFO query error
9117 VISA 3D authorization failure(invalid ECI) 9118 instalment type error 9119 MERCHANT_BANK_TID_MANAGEMENT query error 9120 B_MID,B_TID query error 9121 MERCHANT_PAYMETHOD query error 9122 failed in inquiring settlement interval 9123 TB_BO_MER_APP_LIMIT query error 9124 Less than the minimum amount approved by the bank. 9125 Do not allow the approval from Bank BNI. 9126 It has already been approved.	9115	the payment amount is too small
9118 instalment type error 9119 MERCHANT_BANK_TID_MANAGEMENT query error 9120 B_MID,B_TID query error 9121 MERCHANT_PAYMETHOD query error 9122 failed in inquiring settlement interval 9123 TB_BO_MER_APP_LIMIT query error 9124 Less than the minimum amount approved by the bank. 9125 Do not allow the approval from Bank BNI. 9126 It has already been approved.	9116	duplicate transaction number
9119 MERCHANT_BANK_TID_MANAGEMENT query error 9120 B_MID,B_TID query error 9121 MERCHANT_PAYMETHOD query error 9122 failed in inquiring settlement interval 9123 TB_BO_MER_APP_LIMIT query error 9124 Less than the minimum amount approved by the bank. 9125 Do not allow the approval from Bank BNI. 9126 It has already been approved.	9117	VISA 3D authorization failure(invalid ECI)
9120 B_MID,B_TID query error 9121 MERCHANT_PAYMETHOD query error 9122 failed in inquiring settlement interval 9123 TB_BO_MER_APP_LIMIT query error 9124 Less than the minimum amount approved by the bank. 9125 Do not allow the approval from Bank BNI. 9126 It has already been approved.	9118	instalment type error
9121 MERCHANT_PAYMETHOD query error 9122 failed in inquiring settlement interval 9123 TB_BO_MER_APP_LIMIT query error 9124 Less than the minimum amount approved by the bank. 9125 Do not allow the approval from Bank BNI. 9126 It has already been approved.	9119	MERCHANT_BANK_TID_MANAGEMENT query error
9122 failed in inquiring settlement interval 9123 TB_BO_MER_APP_LIMIT query error 9124 Less than the minimum amount approved by the bank. 9125 Do not allow the approval from Bank BNI. 9126 It has already been approved.	9120	B_MID,B_TID query error
9123 TB_BO_MER_APP_LIMIT query error 9124 Less than the minimum amount approved by the bank. 9125 Do not allow the approval from Bank BNI. 9126 It has already been approved.	9121	MERCHANT_PAYMETHOD query error
9124 Less than the minimum amount approved by the bank. 9125 Do not allow the approval from Bank BNI. 9126 It has already been approved.	9122	failed in inquiring settlement interval
9125 Do not allow the approval from Bank BNI. 9126 It has already been approved.	9123	TB_BO_MER_APP_LIMIT query error
9126 It has already been approved.	9124	Less than the minimum amount approved by the bank.
	9125	Do not allow the approval from Bank BNI.
9127 Duplicate tyid	9126	It has already been approved.
Duplicate txiu.	9127	Duplicate txid.



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Virtual Account	
9201	error on registering virtual account ledger
9202	failed in granting number on virtual account
9203	no list of virtual account number to grant number on
9204	database connection error
9205	error in validity verification on virtual account
9206	transaction number generated error
9207	the length of order number is too long(max: 40)
9208	error in non-usage of criterion information
9209	the payment amount is too small
9210	error in expiration date of deposit, expiration time for deposit, and inclusion of
	letters
9211	expiration date and time for deposit length is not valid
9212	error of check for merchant ID, payment method
9213	TB_TRANS_HISTORY registration error
9214	failed in inquiring settlement interval
9215	Order number redundancy check (TB_MOID_VERIFY) updates error.
9216	Virtual account failure ledger (TB_VACCT_FAIL) registration error.
9217	Order number redundancy check (TB_MOID_VERIFY) delete error.
9218	Virtual account ledger inquiry failure.
Cancel	
9301	This type of cancellation is not valid.
9302	Cancel ledger registration error.
9303	Cards ledger update error.
9304	TB_TRANS_HISTORY update error.
9305	Ledger card registration error.
9306	Ledger partial cancel registration error.
9307	Cards query error.
9308	database connection error
9309	bank connection error
9310	TB_TRANS HISTORY registration error.
9311	transaction number generated error
9312	No cancellation amount or cancellation amount includes the letter.
9313	Partial cancellation is only possible mandiri.



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9314	Can not cancel your request transaction number.
9315	Cancel Ledger duplicate registration error.
9316	Bank code duplication errors.
9317	Bank Mandiri is available once a partial canceled.
9318	vertual account can not request to cancel.
9319	The amount you entered is larger than the amount you want to cancel.
9320	Can not cancel the entire data already partially canceled.
9321	Please fill in the requested amount greater than zero.
9322	Merchant infomaition(CARD_BIN) query fail
9323	Merchant infomation(Merchant_INFO) query fail.
9324	MERCHANT_CARDINFO query error
9325	B_MID,B_TID query error
9326	It can not be canceled after purchase.
9327	It can not be partial cancelation before purchase.
9328	The information can not be canceled (Void Risk Check).
9329	The information can not be partial cancelation (Void Risk Check).
9330	Virtual account deposit has been completed can not be canceled.

