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### 1. How to activate my account from 'testing' to 'Active' status?

By default, all ipay88 accounts will be set to 'Testing' Status where transaction limit is only up to MYR 1.00 .Please refer to [Integration Guidelines](#) for integration steps.

### 2. Why I encountered error with 'Over Limit per transaction' ?

This is because the payment amount had exceeded the value per transaction that assigned to your ipay88 account. For account yet to activated, transaction limit is only up to MYR1.00. Please refer the guidelines from [HERE](#) in order to update your account from 'testing' stage to 'active' status.

- a. Account under Testing Status – each transaction limit is MYR 1.00
- b. Account under Active Status – transaction limit greater than MYR 1.00

### 3. Why I encountered error with 'Invalid Parameter (Payment Not Allow)' ?

This is because the payment method you selected is not allowed. Try to use other payment method to proceed to ipay88 payment page.

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#### 4. What is payment method?

Payment method are FPX, Cimbclicks, Hong Leong Online, Am Online, Credit card...

You may refer to [this document](#) for further details regarding payment method and payment ID.

#### 5. Why I encountered error with 'Signature Not Match'?

This could be due to merchant key, merchant code, refno or amount format incorrect. Please ensure that payment amount format is 2 decimal points and thousand separator.

Example: 1,278.99

Example: 378.00

You may refer to [ipay88 Payment Gateway Technical Spec \(API\)](#) from page 17-21 for additional information about SHA1 signature.

#### 6. Why I encountered error with 'Bank Declined Transaction'?

This could happen with below reasons.

- Some of the card/personal details entered does not match the information held by your Card Issuer
- You do not have enough cleared funds on your card to cover the amount of the purchase
- Your card has been reported as lost/stolen and been cancelled by your Card Issuer
- You had exceed daily withdrawal or purchase limits which is control by issuer bank.
- Your card has or is due to expire and has been replaced by your Card Issuer
- Your card has recently been replaced by your Card Issuer but not yet activated
- Your card cannot be used to pay for goods/services in a Cardholder-Not-Present environment (online/over the internet)
- There may be a problem with your Card Issuer's authorization system
- You haven't activated 3-D Secure (Verified by Visa and MasterCard SecureCode) of your card

Note: If you are sure that one of the reasons above does not apply to your payment attempt, we recommend you try again. However, should the problem persist, please contact your Card Issuer to find out further information. This is because the decision to reject your credit card payment is typically made by your card issuing bank (not by ipay88). To protect your security and privacy, your bank cannot provide ipay88 detailed reasons for why your payment was declined. Because of this, you will need to contact your bank directly to solve most credit card related payment issues.

#### 7. Why I encountered error with 'Permission Not Allow' ?

This is because your request page / checkout page URL is different with the URL you submit to ipay88 earlier. Please contact your account manager, or [support@ipay88.com.my](mailto:support@ipay88.com.my) to update your request URL.

Do take note that each merchant account only allow for one domain/ URL. Please request additional account from [marketing@ipay88.com.my](mailto:marketing@ipay88.com.my) if you have multiple domain to integrate with ipay88 payment gateway.

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### 8. Why ipay88 report shown success but my system shown fail/ pending for certain transactions?

This could be due to below reason:

- Internet connection timeout/not stable on customer device thus iPay88 not able to return payment status to merchant response page after payment.
- Customer accidentally close web browser before payment cycle complete
- Customer device hang after the payment is processed thus iPay88 not able to return payment status to merchant response page.
- Bank delay response to ipay88 payment gateway.

iPay88 had a feature called "Backend Post" which you may interested to implement and should able to reduce the mention issue.

*Please refer below on how Backend URL works and advantages to implement this feature*  
*point 13. What is Backend URL;*  
*point 14. What is the impact if Backend URL not implemented;*  
*point 15. What's the difference between Response URL and Backend URL;*  
*point 16. How to implement Backend URL*

### 9. What is request URL?

Request URL is a checkout page at merchant website that submits the required parameter/value to iPay88 OPSG.

### 10. What parameters/values should post to ipay88 in request page?

Please refer to [ipay88 Payment Gateway Technical Spec \(API\)](#) at page 7 for additional information. Parameters are MerchantCode, PaymentId, RefNo, Amount, Currency, ProdDesc, UserName, UserEmail, UserContact, Remark, Signature in SHA1 algorithm, Response URL, Backend URL.

### 11. Do you have sample code for request page?

Yes. ipay88 only has sample in html source. Please refer to [ipay88 Payment Gateway Technical Spec \(API\)](#) at page 8.

### 12. What is response URL?

Response page URL is the page at merchant website that will receive payment status from iPay88 OPSG. This page will return to customer and would show message like *Your Payment is Success / unsuccessful! Please try again. Thank you.*

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**13. What is Backend URL?**

Backend URL is a page at merchant server that act as secondary URL to receive SUCCESS payment status from ipay88 in case the Response URL fail to get notification. This page will not return to customer at front end.

Possibility of Response URL fail to get notification:

- Internet connection timeout/not stable on customer device thus iPay88 not able to return payment status to merchant response page after payment.
- Customer accidentally close web browser before payment cycle complete
- Customer device hang after the payment is processed thus iPay88 not able to return payment status to merchant response page.
- Bank delay response to ipay88 payment gateway.

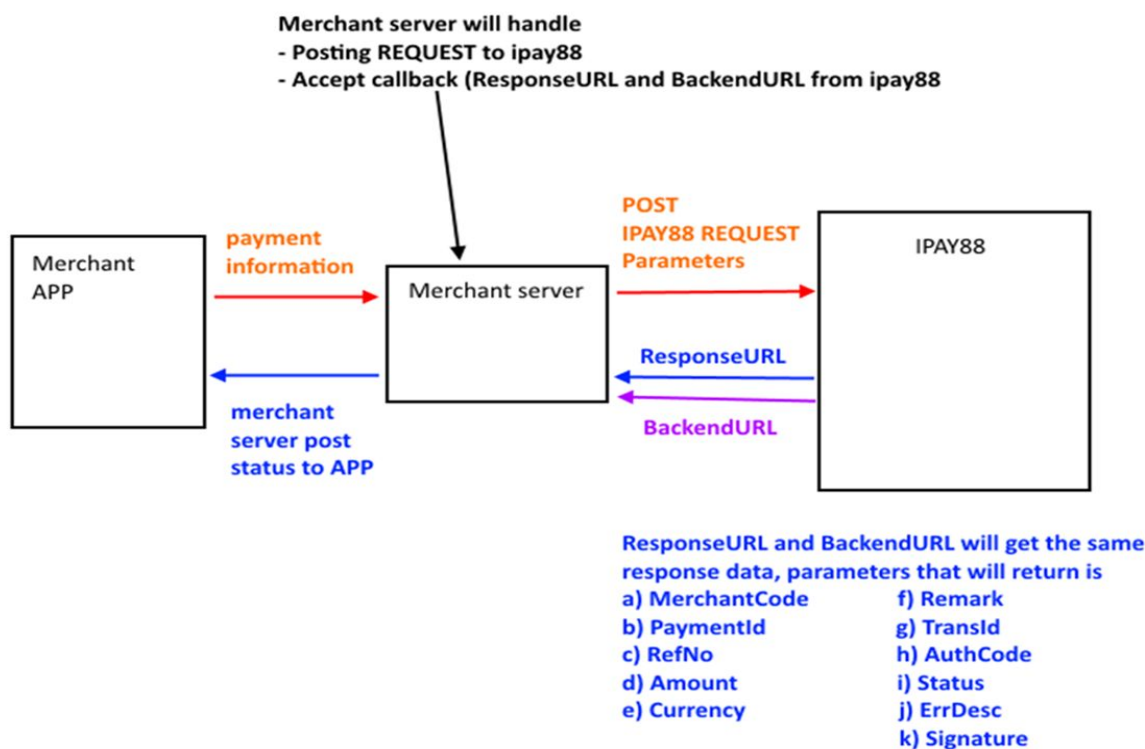
**14. What is the impact for merchant if Backend URL not implemented?**

- a. Order in merchant e-commerce system not updated to SUCCESS/ PAID if transaction drop off or connection not stable.
- b. Increase merchant operation work as need to cross check ipay88 report and update order manually in merchant system.
- c. Merchant may encounter overselling product.

**15. What's the difference between Response URL and Backend URL?**

<b>Response URL</b>	<b>Backend URL</b>
Payment success, return status = 1 Payment fail, return status = 0	Payment success, return status = 1 No status will return if payment is failed.
Notification email will send if payment success.	Notification email will send if payment success. Thus, additional coding should handling in your system to prevent customer accept duplicate response.
This URL is necessary as to return status page to buyer when they have complete or cancel transaction.	This is a backup URL which is run at backend if status is 1(success)
This page will return to customer once they complete or cancel transaction with message like <i>Your Payment is Success / unsuccessful! Please try again. Thank you.</i>	This page will not return to customer.
Response URL still need to use as usual even though implement Backend URL	Backend URL is not a replacement for response URL
Response URL will post only one time either payment success or failed	Backend URL will post success status up to maximum of 3 times if ipay88 not receive 'RECEIVEOK' word from merchant.

<p>Response URL can be set in request page with ResponseURL field.</p> <p>Example:  <input name="ResponseURL" type="hidden" value="http://www.YourResponseURL.com/payment/response.asp"/></p>	<p>Backend post URL can be set in request page with BackendURL field.</p> <p>Example:  <input name="BackendURL" type="hidden" value="http://www.YourBackendURL.com/payment/backend_response.asp"/></p>
<p>Refer to <a href="#">ipay88 Payment Gateway Technical Spec (API)</a> page 9 and 10 for implementation.</p>	<p>Refer to <a href="#">ipay88 Payment Gateway Technical Spec (API)</a> page 11 - 13 for implementation.</p>



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**16. How to implement Backend URL?**

Please get your programmer / developer refer to [ipay88 Payment Gateway Technical Spec \(API\)](#) page 11 - 13 for implementation.

Note:

- a. Ensure BackendURL contain coding to update order besides ResponseURL.
- b. Ensure BackendURL contain verification check on the received response data, e.g. compare Response Signature.
- c. Ensure BackendURL contain checking to determine which response data (ResponseURL or BackendURL) will be use to update order.
- d. BackendURL should not simply reply "RECEIVEOK" without have all the 3 mention implementation above. (a,b and c)
- e. Ensure BackendURL page do not contain HTML tag and should be just plain text when reply "RECEIVEOK" acknowledgement.
- f. iPay88 return success payment response to both ResponseURL and BackendURL thus both page should have checking to determine which channel of response data to use when update order. (Do refer to point 15. What's the difference between Response URL and Backend URL )
- g. BackendURL is not a replacement page for ResponseURL thus ResponseURL still need to have coding on update order update upon receive payment response data. (Do refer to point 15. What's the difference between Response URL and Backend URL )
- h. Merchant can implement ipay88 server requery as backup (ad-hoc function) if merchant e-commerce system fail to obtain payment response via BackendURL.

**17. Do you have sample code to implement backend post?**

Yes. ipay88 only has sample in asp and php source. Please refer to [ipay88 Payment Gateway Technical Spec \(API\)](#) at page 13.

**18. How to ensure Backend URL is successfully implemented in my system?**

Please get your programmer / developer to test a successful transaction with MYR 1.00, follow by copy the transaction number (14 digits): T10\_\_\_\_\_ and send to [techsupport@ipay88.com.my](mailto:techsupport@ipay88.com.my) for checking.

-- Sample of template email for Backend URL status check --

Dear ipay88,

Kindly check is my backend URL successfully post to your server

Merchant code: **MO**\_\_\_\_\_

Merchant Name: **Your Co Sdn Bhd**

MYR 1.00 tested transaction: **T**\_\_\_\_\_

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**19. Is iPay88 provide server requery for single transaction?**

Yes. For requery service, each transaction can requery 7 times a day, and up to maximum of 10 days from the transaction date only.

For example: customer successfully purchased on 1st Aug, iPay88 will allow your server to requery to this single transaction 7 times a day until 10th Aug. After 11st Aug, your requery service no longer workable for this transaction.

Please refer to [ipay88 Payment Gateway Technical Spec \(API\)](#) at page 14-16 for further details.

**20. Do you have sample code to implement requery feature?**

Yes. ipay88 only has sample in asp and php source. Please refer to [ipay88 Payment Gateway Technical Spec \(API\)](#) at page 14-16.

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