✅ Fiuu API Spec — Summary (v13.90, Jun 2025)

🔄 Core Payment Flow (High-Level)

1. **Merchant → Fiuu**
    - POST/GET request redirects customer to Fiuu's hosted payment page.
    - Requests encrypted (vcode).
2. **Customer pays**
    - Banking login / e-wallet / QR / card, etc.
3. **Fiuu → Merchant**
    - Fiuu sends transaction result via:
        - Return URL (browser redirect) — unreliable
        - Notification URL (webhook) — reliable
        - Callback URL (delayed updates) — for non-realtime payments
4. **Merchant → Fiuu (optional)**
    - Merchant can requery status to confirm anything that looks off.

🔐 Security

Keys

Key	Purpose	Who Uses It

Verify Key	Generates request hash (`vcode`)	Merchant
Secret Key	Verifies response hash (`skey`)	Merchant

Hashes

- **vcode** = MD5 hash for outbound payment request
- **skey** = MD5 hash for inbound payment response (double-hashed)

These ensure nobody hijacks your request and reroutes grandma's grocery payment to buy a PS5.

🌐 Required Endpoints & Domain Rules

Must register your webhook domains at the portal — otherwise status notifications might never reach you.

Endpoints to handle:

1. **Return URL** (front-end redirect)
2. **Notification URL** (server-to-server reliable)
3. **Callback URL** (deferred statuses)

🧪 Testing Accounts

Fiuu offers:

- **Sandbox account** — simple testing
- **Developer account** — full-feature UAT; not eligible for settlement

All "_Dev" accounts never payout. (Don't ask why your money never shows up.)

💳 Payment Initiation API

POST/GET to hosted payment page:

`https://pay.fiuu.com/RMS/pay/{MerchantID}/{PaymentMethod}`

or sandbox equivalent.

Parameters include:

- amount
- merchantID
- orderID
- currency
- vcode
- and optional extras

Iframe is **not allowed**. Banks block it.

💸 Payment Methods Supported

Way too many to list in detail. Highlights:

⭐ Major categories

- Credit/Debit Cards (Visa/Mastercard/UnionPay)
- FPX (Malaysia)
- DuitNow
- PayNet
- QR Pay
- Wallets: GrabPay, TNG, Boost, ShopeePay, GCash, PayMaya, Atome, etc.

- BNPL (Atome, Kredivo, others)
- OTC (7-Eleven, KK Mart, Cosway, etc.)
- BNPL + Installment Cards
- Localized channels in:
    - Malaysia
    - Singapore
    - Philippines
    - Thailand
    - Indonesia
    - Vietnam
    - China
    - Taiwan

If someone in your region has a way to pay, Fiuu probably supports it.

📬 Result Handling & IPN

Fiuu provides **three possible streams** for payment results:

Channel	Nature	Reliability
Return URL	Browser redirect	Unreliable
Notification URL	Webhook	Best
Callback URL	Delayed change	Special cases

Best practice:
✅ Use Notification URL
⚠ Return URL only for UI
📌 Keep Callback URL to catch late updates

🔍 Merchant Request APIs (Selection)

- Direct Status Requery
- Indirect Status Requery
- Daily Transaction Report
- Settlement Report
- Partial/Full Refund
- Capture (pre-auth)
- Reversal
- Static QR Generator
- Channel Status
- Channel Success Rate
- BIN Info
- Forex Rate
- Payment Token API (save cards)
- Recurring Plans
- Void Pending Cash/Non-Cash
- Idempotency

Basically: everything you need to track, refund, void, interrogate, threaten, or data-mine your payments.

🔧 Other Tools & Resources

- Mobile SDK & XDK
- Ready plugins for shopping carts
- JSON + .NET handling examples
- Logos/brand badges

TL;DR — Super Short

> **Send customers to Fiuu → verify callback → requery if needed → receive settlement.**

Security: vcode + skey
3 endpoints: Return, Notification (critical), Callback
Supports many payment channels across ASEAN
Has rich APIs for settlement, refunds, reports, tokens

🚀 Integration Checklist

✅ Get merchant + verify + secret keys
✅ Register webhook domains
✅ Implement 3 endpoints
✅ Generate vcode for each request
✅ Verify skey on response
✅ Support requery fallback

Done right → everything works smoothly
Done wrong → payments disappear into the void

⭐ Quick Implementation Reality Check

If you integrate:

- **Hosted Page only:** Simple. Just redirect + validate hash.

- **Webhooks:** Necessary for reliability.
- **Requery API:** Use for sanity checks.
- **Tokenization/Recurring:** Supported.