

Impact if BackendURL not implemented

- a) The transaction in merchant e-commerce system will not be updated to PAID/Success if there is transaction drop-off.
- b) Increase operation work for merchant where merchant needs to cross check order that not update accordingly.
- c) Merchant may encounter overselling of product.

Possible cause of transaction drop-off

- a) Customer closes web browser accidentally before payment cycle complete.
- b) Customer Internet connection is not stable/drop/timeout.
- c) Customer encounters device problem while response data is returned to merchant.
- d) Bank delay response to payment gateway.

Benefit of BackendURL implementation

- a) Reduce transaction drop-off issue.
- b) Increase merchant e-commerce system efficiency.
- c) Reduce merchant operation team manual work on those order that not update accordingly.

Merchant Developer Checklist on BackendURL implementation

- a) Ensure that BackendURL contains coding to update order aside from ResponseURL.
- b) Ensure that BackendURL contains verification checking upon receiving the response data, e.g. compare Response Signature.
- c) Ensure that BackendURL contains checking to determine which response data (ResponseURL or BackendURL) will be used to update order to avoid multiple updates in your system.

Important Note for Merchant Developer

- BackendURL should not simply reply "RECEIVEOK" without having the above implementation.
- iPay88 returns 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.
- BackendURL is not a replacement page for ResponseURL thus ResponseURL still need to have coding on update order update upon receiving payment response data.
- Ensure BackendURL page do not contain HTML tag and should be just plain text when sending the acknowledgment message "RECEIVEOK".
- Merchant can implement ipay88 server requery as backup (ad-hoc function) if merchant e-commerce system fail to obtain payment response via BackendURL.

Breakage due connection timeout/web browser accidentally close

