



EasyPay2

Specification of Payment Page

Version 1.8

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EasyPay2	Version: 1.8
Specification	Date: 14 June 2011

Revision History

Date	Version	Description	Author
23 September 2009	1.0	First Release	Lawrence
28 September 2009	1.1	Synch up with Release 3.0	Lawrence
19 November 2009	1.2	Addition error code for 9266, 9304, 9503, and editing of description.	Penny
19 March 2010	1.3	Added Amex Test Card, update Amex under Appendix C: Payment Type	Yap Li San
13 April 2010	1.4	Skip Payment Type selection Additional parameters return in response status url Update 9503 Error Description	Poon Siew Cheng
25 June 2010	1.5	Added note in page 4	Penny
17 Aug 2010	1.6	Replaced "get" to "post" in page 7	Penny
16 Sept 2010	1.7	Added Section 5 in page 9. Added request parameter names, transtype & locale in page 6 Removed 'ABT' from TM_Status in page 7.	Penny
20 April 2011	1.7a	Removed section on UAT Test Cards Numbers	Steven
19 May 2011	1.7b	Updated Section 2 - PayType field length Updated Section 3 - TM_PaymentType field length Updated Appendix B – Error Code List Updated Appendix C –Payment Types	Steven
14 Jun 2011	1.8	Update Description under Locale Added Bypass mode Added TM_TrnType, TM_SubTrnType, TM_ExpiryDate under Payment Response via Status URL Update Description under skipstatuspage Added Payment Type for UnionPay Card Added Sending Acknowledgement of	Yap Li San

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		receiving status via statusurl Change CVV, ccdate to optional for UnionPay under Bypass mode Update EPv2 timeout setting for acknowledgement message from 60secs to 30secs Updated Normal mode do not support UnionPay Updated TM_CCLast4Digit in transaction response string is not applicable for UnionPay. Added new error code for UnionPay 9538 – 9542 Added TM_SubTrnType=UPDATE for UnionPay transactions Update Auth not supported for UnionPay under Bypass mode	

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1. Testing Your Installation

When you register with EasyPay2 you are given two separate accounts; one is a test account and the other is your live account.

1.1 Test Accounts

EasyPay2 provides special test accounts to enable you to test your site. These test accounts operate exactly as live accounts, but no funds are actually transferred. Hence you will be able to see statements and test all other account administration functions without having to involve the bank.

To test your site, you should set the relevant parameter and send them to:

<http://< EP-Payment Page URL >>

Note: You are expected to check that the amount deducted in the Payment Response TM_DebitAmt field matches the amount submitted by you for payment in the original Payment Request.

1.2 Live Accounts

Initially the live account is not enabled for transactions, so there is no risk of accidentally triggering a live transaction until you and Systems@Work have agreed that you are ready to “go live”. If you try to submit a live payment, you will receive an error message telling you that there are no appropriate accounts to process your payment.

For live transactions, you should set the relevant parameter and send them to:

<https://< EP-PP Payment URL >>



Remember to inform your Account Manager or the EasyPay2 Technical Support Team before testing your live transaction.

All transaction details are available in the Merchant’s lobby where you may logon using your assigned Merchant ID and password at:

Test Accounts:

<http://tm.telemoney.com.sg/telemoneyv2lobby/login.jsp>

Live Accounts:

<https://securepayments.telemoneyworld.com/telemoneyv2lobby/login.jsp>

Once you are ready to go live and have informed the EasyPay2 Technical Support Team (support@telemoney.com.sg), you will receive a confirmation response and instructions on how to make your account fully live.

2. Initiate Purchase Transaction

2.1 Normal Mode

The merchant will redirect user's browser to EasyPay2 after the reference, payment amount is determined by the merchant website.

Notes:

- Each parameter must be named precisely as indicated in these notes, as matching is case-sensitive.
- If the required parameter is not present, the transaction may either yield an exception or uses the default value if it is present
- You must supply certain parameters to initiate a purchase while others are optional. Where a length in characters / numeric is given; this is the maximum length that EasyPay2's database will store. Anything longer will be truncated.
- Not Supported for UnionPay

Parameter Name	Type	Optional	Description
mid	16 (numeric)	NO	Merchant ID assigned by Systems@Work
ref	20 (alphanumeric)	NO	A unique transaction reference generated by merchant. This number cannot be recycled even though the previous transaction could be unsuccessful.
cur	3 (chars)	NO	ISO standard character currency code (e.g. SGD, MYR). Please refer to Appendix A
amt	10.2 (numeric and 2 decimal places)	NO	Payment amount for the transaction, i.e., total amount to be paid by customer (e.g., 9.15, 25.50, 5.00)
paytype	3 (chars)	YES	If paytype is pass in, it will be directed to the Payment Page for specific paytype. Not supported for UnionPay. By default, it will be directed to the generic EasyPay Payment Selection Page. (ie. if merchant has Master, Visa, Amex, user will be redirected to a Payment selection page to select the paytype).
transtype	10 (chars max)	YES	Type of transaction. This field is case sensitive This field can have the following values: auth – Authorization sale – Sale The default transaction type is sale.
locale	10	YES	Type of language display

	(chars max)		<p>This field is case sensitive</p> <p>This field can have the following values: ja_JP – Japanese zh_CN – Simple Chinese zh_TW – Traditional Chinese</p>
<i>returnurl</i>	255 (chars)	Yes	Where the user will be redirected to upon end of transaction
<i>statusurl</i>	255 (chars)	Yes	Where transaction status and other information will be sent to via the backend. This should be a non-UI page and will not be displayed to users.
<i>userfield1</i>	20 (alphanumeric)	Yes	User specified field 1
<i>userfield2</i>	20 (alphanumeric)	Yes	User specified field 2
<i>userfield3</i>	40 (alphanumeric)	Yes	User specified field 3
<i>userfield4</i>	40 (alphanumeric)	Yes	User specified field 4
<i>userfield5</i>	200 (alphanumeric)	Yes	User specified field 5
<i>skipstatuspage</i>	1 (char)	Yes	<p>Merchant can determine whether want to skip the Status Display Page by this field. If value of this field is “Y”, EasyPay2 will directly redirect user's browser to Merchant Return URL and customer will not see EasyPay2 Status Display Page. Default value is “N”.</p> <p>For those merchant who want to set this field as “Y”, EasyPay2 must need to store the Merchant Return URL at Merchant Profile if merchant does not pass in Return URL</p>
<i>recurrentid</i>	50 (alphanumeric)	Yes	<p>For recurrent transactions.</p> <p>For initial transactions, the value must be “INIT”.</p> <p>For subsequent transactions, the value if the recurrent id that get back from the response string from initial transaction.</p>
<i>subsequentmid</i>	16 (numeric)	Yes	To determine the mid for subsequent transactions.

Example:

<https://< EP-Payment Page URL >?mid=20090922005&ref=test-20090928-110&amt=1.0&cur=SGD&returnurl=http://www.telemoneyworld.com&statusurl=http://www.telemoneyworld.com.sg>

2.2 Bypass Mode

In this mode, the please wait page will be displayed immediately without any additional inputs. The bypass mode setting has be pre-configured in the merchant setup before it will work.

The credit card details are captured prior to the redirection and send in as the required parameters.

Parameter Name	Type	Optional	Description
mid	16 (numeric)	NO	Merchant ID assigned by Systems@Work
ref	20 (alphanumeric)	NO	A unique transaction reference generated by merchant. This number cannot be recycled even though the previous transaction could be unsuccessful.
cur	3 (chars)	NO	ISO standard character currency code (e.g. SGD, MYR). Pleaser refer to Appendix A
amt	10.2 (numeric and 2 decimal places)	NO	Payment amount for the transaction, i.e., total amount to be paid by customer (e.g., 9.15, 25.50, 5.00)
paytype	3 (chars)	NO	To specify the required payment type
transtype	10 (chars max)	YES	Type of transaction. This field is case sensitive This field can have the following values: auth – Authorization (Not supported for UnionPay) sale – Sale The default transaction type is sale.
ccnum	19 (chars)	NO	Credit card number entered by customer (e.g. 5411111111111115)
ccdate	4 (chars)	Conditional	Credit card expiry date YYMM E.g. for Jan 2010 ccdate=1001 Optional for UnionPay
cccvv	4 (numeric)	Conditional	Credit card CVV Optional for UnionPay
locale	10 (chars max)	YES	Type of language display This field is case sensitive

			This field can have the following values: ja_JP – Japanese zh_CN – Simple Chinese zh_TW – Traditional Chinese
<i>returnurl</i>	255 (chars)	Yes	<i>Where the user will be redirected to upon end of transaction</i>
<i>statusurl</i>	255 (chars)	Yes	<i>Where transaction status and other information will be sent to via the backend. This should be a non-UI page and will not be displayed to users.</i>
<i>userfield1</i>	20 (alphanumeric)	Yes	<i>User specified field 1</i>
<i>userfield2</i>	20 (alphanumeric)	Yes	<i>User specified field 2</i>
<i>userfield3</i>	40 (alphanumeric)	Yes	<i>User specified field 3</i>
<i>userfield4</i>	40 (alphanumeric)	Yes	<i>User specified field 4</i>
<i>userfield5</i>	200 (alphanumeric)	Yes	<i>User specified field 5</i>
<i>skipstatuspage</i>	1 (char)	Yes	Merchant can determine whether want to skip the Status Display Page by this field. If value of this field is “Y”, EasyPay2 will directly redirect user's browser to Merchant Return URL and customer will not see EasyPay2 Status Display Page. Default value is “N”. For those merchant who want to set this field as “Y”, EasyPay2 must need to store the Merchant Return URL at Merchant Profile if merchant does not pass in Return URL

Example:

<https://< EP-Payment Page URL >?mid=20090922005&ref=test-20090928-110&amt=1.0&cur=SGD&returnurl=http://www.telemoneyworld.com&statusurl=http://www.telemoneyworld.com.sg&paytype=2&transtype=auth&ccnum=541111111111115&ccdate=1111&cccvv=989>

3. Payment Response via Status URL

Upon receiving confirmation from the financial institution, EasyPay2 will record the order and send the payment status to merchant's server via **statusurl**, this is a back-end operation and will not be noted by consumer (for security reason). At the same time, EasyPay2 display a payment status page with OK button (successful transaction), which will link back to merchant's website (e.g., www.abc.com) registered in EasyPay2 database via **returnurl**.

The following variables will be combined together with the **statusurl** (refer to Sending Purchase Information) provided through the "post" method

Parameter Name	Type	Description
TM_MCode	16 (numeric)	Merchant ID assigned by Systems@Work
TM_RefNo	20 (alphanumeric)	It is the transaction reference generated by the merchant that uniquely identifies the transaction from the merchant. This field data must tally with its initial payment information submission earlier.
TM_Currency	3 (chars)	ISO standard character currency code (e.g. SGD, MYR, refer to appendix A)
TM_DebitAmt	10.2 (numeric and 2 decimal places)	Payment amount for the transaction, i.e., total amount to be paid by customer (e.g., 9.15, 25.50, 5.00)
TM_Status	3 (chars)	This field can have the following values: - NO – bank rejected the transaction - YES – indicates that a bank has authorized the payment transaction.
TM_ErrorMsg	700 (chars)	Error messages, if found.
TM_PaymentType	3 (chars)	The value of this field depends on the payment type that is used by the customer for this transaction. (refer to appendix C)
TM_ApprovalCode	6 (alphanumeric)	The bank approval code for successful transactions.
TM_BankRespCode	2 (chars)	Response code returned by the acquiring bank
TM_Error	20 (chars)	Error Code NULL or empty if the transaction is successful. Refer to appendix B.
TM_UserField1	20 (alphanumeric)	The value in this field is an echo of the userfield1 field submitted in the request.
TM_UserField2	20 (alphanumeric)	The value in this field is an echo of the userfield2 field submitted in the request.
TM_UserField3	40 (alphanumeric)	The value in this field is an echo of the userfield3 field submitted in the request.
TM_UserField4	40 (alphanumeric)	The value in this field is an echo of the userfield4 field submitted in the request.
TM_UserField5	200 (alphanumeric)	The value in this field is an echo of the userfield5 field submitted in the request.

TM_TrnType	10 (chars max)	The value in this field is an echo of the transtype field submitted in the request.
TM_SubTrnType	10 (chars)	NULL if transtype values is auth and sale. TM_SubTrnType=UPDATE for UnionPay transactions.
TM_CCLast4Digit	4 (numeric)	Last 4 digits of credit card number. The value is get from Telemoney2 response string. If not found from Telemoney2 response string, will return the last 4 digits for credit card number that pass in from request string by merchants. Note: Not applicable for UnionPay
TM_ExpiryDate	4 (chars)	The value in this field is an echo of the expiry date field submitted in the request.
TM_RecurrentId	20 (alphanumeric)	The recurrent id that response from Telemoney2 for recurrent transactions.
TM_SubSequentMCode	16 (numeric)	The merchant code for subsequent transaction of recurrent transactions.

4. Sending Acknowledgement of receiving status via statusurl

Merchant has the option to send EasyPay2 acknowledgement message once they have received status via statusurl. This is a back-end operation and merchant will send back the acknowledgement message to the same connection that they receive the status of the transaction. Once EasyPay2 receive the acknowledgement message from merchant, EasyPay2 will redirect shopper to merchant's returnurl. This setting has to be pre-configured in the merchant setup before it will work.

Notes:

- Each parameter must be named precisely as indicated in these notes, as matching is case-sensitive.
- Merchant can only send in acknowledgement to indicate successfully receive status from EasyPay2.
- In the event of failed network connection and etc that causes status of the transaction not able to reach merchant's statusurl, merchants needs to send in a REVERSAL/VOID transaction request to TeleMoney to reverse the transaction before re-attempting.
It is important that such a REVERSAL/VOID is sent in order to avoid the possibility of a double-charge to the shopper.
- If EasyPay2 do not receive acknowledgement message after 30 secs from sending out the status to merchant's statusurl, EasyPay2 will redirect shopper back to merchant's returnurl.

Parameter Name	Type	Optional	Description
mid	16 (numeric)	NO	Merchant ID assigned by Systems@Work
ref	20 (alphanumeric)	NO	Transaction reference number that passed back to merchant via statusurl
ack	3 (chars)	NO	YES – for successful receive the status via statusurl

Example:

mid=20090922005&ref=test-20090928-110&ack=YES

5. Network failure exception handling

Important note:

In an unsuccessful transaction with error code 9225 - TRANSACTION FAILED. Network failure.

It is expected merchant login to Telemoney merchant lobby to confirm the status in order to avoid the possibility of a double-charge to the shopper.

6. Appendix A: Currency List

- The following lists the Currency values that are used by EasyPay.
- This list is not exhaustive and is constantly updated.

Currency Code	Currency Name
SGD	Singapore Dollars
MYR	Malaysian Ringgit
USD	US Dollar
AUD	Australian Dollar
JPY	Japanese Yen
THB	Thai Baht
CNY	Chinese Yuan
BND	Brunei Dollars
VND	Vietnam Dong

7. Appendix B: Error Code List

- The following lists the Error Code description that will be returned by EasyPay2 to the Merchant.
- This list is not exhaustive and is constantly updated.

TM_Error	Description
0	TRANSACTION FAILED - Transaction is not processed by payment gateway
20	TRANSACTION FAILED - Error in communication with local server
9201	TRANSACTION FAILED - Your default payment type is not on the list of accepted payment types by the merchant.Message reference # 9201
9202	TRANSACTION FAILED - System timeout. Please repeat the transaction.
9203	TRANSACTION FAILED - Cancelled by user. If you are having problems with the transaction
9204	TRANSACTION FAILED - PIN not verified.If you are having problems with the transaction
9205	TRANSACTION FAILED - Call not accepted.If you are having problems with the transaction
9206	TRANSACTION FAILED - Unable to contact mobile phone.If you are having problems with the transaction
9209	INVALID ACCOUNT - The TeleMoney number you entered is not valid.Please check your number and try again.If you continue to have problems with the transaction
9210	Due to network problems, we are unable to continue with the purchase. Please try again.If you are still having problems with the transaction, please call the following :Singapore Hotline : +65 8989090Malaysia Hotline : +60 (3) 8996 5655 or email help@telemoney.com.sg .Message reference #9210
9213	TRANSACTION FAILED - This transaction has been rejected because the payment details message received by TeleMoney contains incomplete or invalid data. Message reference #9213
9214	TRANSACTION FAILED - This transaction did not complete due to network problems. Please try again at a later time.Message reference # 9214If continue having problems with this transaction
9215	TRANSACTION FAILED - This transaction did not complete due to network problems. Please try again at a later time.Message reference # 9215If continue having problems with this transaction
9216	PAYMENT AUTHORIZATION DECLINED - This transaction was not approved because the bank has not authorized the payment.Message reference #9216
9217	TRANSACTION FAILED - This transaction was not approved because the card used has expired OR the expiry date is wrong. Message reference #9217
9218	TRANSACTION FAILED - This transaction was not approved because currently system is under maintenance. Please contact the merchant for the details.
9219	TRANSACTION FAILED - This transaction was not approved because the merchant registration status is awaiting confirmation. Message reference #9219
9220	TRANSACTION FAILED - This transaction was rejected because the merchant is not registered with TeleMoney. Message reference #9220

TM_Error	Description
9223	TRANSACTION FAILED. Payment Server under scheduled maintenance. We apologize for the inconvenience.
9224	#9224 - TRANSACTION FAILED. This Merchant does not register as AMEX Merchant.
9225	TRANSACTION FAILED. Network failure. Message reference #9225
9226	TRANSACTION FAILED. Invalid response from gateway. Message reference #9226
9227	TRANSACTION FAILED - Thank you for using our payment gateway unfortunately we are unable to process your payment now. Please try again. If you are still having problems with the transaction
9230	TRANSACTION FAILED -This transaction has been rejected because the Modus card can be only used for TeleMoney transaction under "TeleMoney-Protected Payments via Mobile Phone" (Please look for the Modus logo.)If you are having problems with the transaction
9231	PAYMENT AUTHORIZATION DECLINED - This transaction was not approved because the bank has not authorized the payment. Message reference #9231
9266	PAYMENT AUTHORIZATION DECLINED - The transaction been rejected by bank. Please check the bank response code from response string or merchant lobby.
9300	INVALID ENTRY - The Expiry Date entry has either expired or is not of a valid format. For example an expiry of July 2002 would be entered as 07 02. Please try again. Message reference # 9300
9301	INVALID ENTRY - The Credit/Charge Card number entered is not valid. Please check that you have entered only numbers without any spaces or other characters. Please try again. Message reference # 9301
9302	INVALID ENTRY - The Credit/Charge Card number entered is not valid. Please check that you have entered only numbers without any spaces or other characters. Please try again. Message reference # 9302
9303	INCOMPLETE FORM - Please complete all mandatory entries in the form. Message reference # 9303
9304	REPEATED SUBMISSION DETECTED - The same transaction has already been submitted.
9503	TRANSACTION FAILED - The transaction type is not valid for the transaction. Message reference #9503
9504	Please retain this email for your record. If you need any clarification
9505	TRANSACTION FAILED - This transaction was rejected because the Merchant Ref is Not Similiar On PaymentURL call. Message reference #9505
9506	TRANSACTION FAILED - This transaction was rejected because the Merchant Ref is Already Used. Message reference #9506
9507	TRANSACTION FAILED - This transaction was rejected because the Debit Amount Structure is Incorrect. Message reference #9507
9508	TRANSACTION FAILED - This transaction was rejected because the Currency Type is Not Supported. Message reference #9508
9509	TRANSACTION FAILED - This transaction was rejected because the Merchant is Not A MOTO Merchant. Message reference #9509
9510	TRANSACTION FAILED - Sorry this service is opened to local TeleMoney members only.
9511	TRANSACTION FAILED - This transaction was rejected because the Merchant does not support payment by eNets. Message reference #9511

TM_Error	Description
9512	TRANSACTION FAILED - This transaction was rejected because the amount is over the maximum limited allowed by the merchant for eNets. Message reference #9512
9513	TRANSACTION FAILED - This transaction was rejected because eNets does not support zero dollar transaction. Message reference #9513
9516	TRANSACTION FAILED - Transacted amount over maximum stored value transaction limit. Message reference #9516
9517	INVALID ENTRY - Please enter your stored value account number\nMessage reference # 9517
9519	TRANSACTION FAILED - Stored value transaction does not support zero dollar amount. Message reference #9519
9520	TRANSACTION FAILED - This transaction was rejected because of validation error. Message reference #9520
9521	TRANSACTION FAILED - This transaction was rejected because the stored value account is invalid. For assistance
9522	TRANSACTION FAILED - This transaction did not complete due to network problems. Please try again at a later time.Message reference # 9522If continue having problems with this transaction
9523	TRANSACTION FAILED - This transaction did not complete due to network problems. Please try again at a later time.Message reference # 9523If continue having problems with this transaction
9524	TRANSACTION FAILED - This transaction was rejected because the amount in your stored value account is insufficient to cover this transaction. For assistance
9525	TRANSACTION FAILED - This transaction was rejected because the stored value account is invalid. For assistance
9526	REGISTRATION FAILED - Stored value account already exist. Message reference #9526
9528	TRANSACTION FAILED - Your request for withdrawal has failed due to invalid StoredValue account status. For assistance
9538	TRANSACTION FAILED - This transaction has been rejected because the payment details message received by TeleMoney did not pass signature verification. A void was successfully made. Message reference #9538
9539	TRANSACTION FAILED - This transaction has been rejected because the transaction update message received by TeleMoney does not match the original transaction record. A void was successfully made. Message reference #9539
9540	TRANSACTION FAILED - This transaction has been rejected because the payment details message received by TeleMoney did not pass signature verification. A void attempt has failed. Message reference #9540
9541	TRANSACTION FAILED - This transaction has been rejected because the transaction update message received by TeleMoney does not match the original transaction record. A void attempt has failed. Message reference #9541
9542	TRANSACTION FAILED - This transaction has been rejected because the payment details message received by TeleMoney did not pass signature verification. Message reference #9542
9600	TRANSACTION FAILED - This transaction was rejected because the Credit Card limit has been exceeded. Message reference #9600
9601	TRANSACTION FAILED - This transaction was rejected because of Timeout at Merchant end. Message reference #9601
9609	TRANSACTION FAILED - This transaction was rejected because the transacted amount is over the limit accepted by the merchant. Message reference #9609

TM_Error	Description
9651	TRANSACTION FAILED : Merchant NOT SENTINEL enabled Exception Message #: 9651
9652	TRANSACTION FAILED : Telemoney Amount Usage Limit Exceeded Message #: 9652
9653	TRANSACTION FAILED : Telemoney Usage Limit Exceeded Message #: 9653
9654	TRANSACTION FAILED : Credit Card Amount Usage Limit Exceeded Message #: 9654
9655	TRANSACTION FAILED : Credit Card Usage Limit Exceeded Message #: 9655
9658	TRANSACTION FAILED : IP Address Usage Limit Exceeded Message #: 9658
9659	TRANSACTION FAILED : IP Address Fail Usage Limit Exceeded Message #: 9659
9660	PAYMENT AUTHORIZATION DECLINED - This transaction was not approved because the bank has not authorized the payment. For help
9701	REQUEST FAILED - The Order Number requested does not exist.
9702	REQUEST FAILED - Information supplied for clearing the Order Number does not match the database.
9703	REQUEST FAILED - The Order Number requested is a failed transaction.
9704	REQUEST FAILED - The Order Number requested has already been cleared.
9705	REQUEST FAILED - No confirmation from merchant's server.
9750	TRANSACTION FAILED - CAPTURE amount exceeds initial AUTH amount.
9751	TRANSACTION FAILED - CAPTURE on non-successful AUTH transaction.
9752	TRANSACTION FAILED – Invalid Transaction Type.
9753	TRANSACTION FAILED – Invalid Sub Transaction Type.
9754	TRANSACTION FAILED – Missing Sub Transaction Type.
AUTF	AUTHENTICATION FAILED. The authentication information you provided does not match the records for this Visa/Master card. To ensure the highest level of security, this Visa/Master card cannot be used to complete this purchase.
AUTF_A	AUTHENTICATION FAILED due to connection failure. Please try again later.
AUTF_N	AUTHENTICATION FAILED. The authentication information you provided does not match the records for this Visa/Master card. To ensure the highest level of security, this Visa/Master card cannot be used to complete this purchase.
AUTF_U	AUTHENTICATION FAILED as your credit card does not participate VISA 3D Security or MasterCard SecureCode, so please perform transaction with VISA 3D Security or MasterCard SecureCode Enabled Credit Card.

8. Appendix C: Payment Type

- The following lists the Payment Type values are used by EasyPay2.
- This list is not exhaustive and is constantly updated.

Payment Code	Payment Method	Remarks
2	Master Credit Card	Applicable to all Merchants upon request
3	VISA Credit Card	
5	Amex Credit Card	
22	Diners Credit Card	
23	JCB Credit Card	
25	China UnionPay card	
41	ENets	
211	UOB Master Credit Card	Applicable only to Merchants registered with UOB SMART\$ Redemption Program
311	UOB Visa Credit Card	