



ECOMPAY API TECHNICAL DOCUMENTATION

Document No.: AXAI/API/20220113

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1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

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Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

CONTENTS

DOCUMENT DETAILS	2
Revision History	2
CONTENTS	3
KNOW BEFORE YOU CODE	5
1 HOSTED PAYMENT PAGE	6
1.1 TECHNICAL FLOW.....	6
1.2 REQUEST URL.....	6
1.3 REQUEST PARAMETERS	7
1.4 REQUEST SIGNATURE.....	8
1.4.1 Request Signature Code Example	9
1.4.2 Request Code Sample (HTML Post)	10
1.5 RESPONSE PARAMETERS	10
1.6 RESPONSE SIGNATURE.....	12
2 QR CODE TRANSACTION	14
2.1 REQUEST URL.....	14
2.2 REQUEST PARAMETERS	14
2.3 REQUEST SIGNATURE.....	15
2.3.1 Request Signature Code Example	16
2.4 RESPONSE	17
2.5 RESPONSE SIGNATURE.....	19
3 INQUIRY AND VOID TRANSACTION	20
3.1 REQUEST URL.....	20
3.2 REQUEST PARAMETERS	20
2.2.1 Request Body for Inquiry and Void Transaction: Based on txnId	21
3.2.2 Request Body Inquiry Transaction: Based on mchtTxnId	21
3.3 REQUEST SIGNATURE.....	21
3.3.1 Request Signature Calculation.....	21
3.3.1.1 Request Signature for Inquiry and Void Transaction: Based on txnId	21
3.3.1.2 Request Signature for Inquiry Transaction: Based on mchtTxnId	22
3.3.2 Request Signature Code Example	22

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

3.3.2.1	Request Signature for Inquiry and Void Transaction: Based on txnId	22
3.3.2.2	Request Signature for Inquiry and Void Transaction: Based on mchtTxnId	23
3.4	RESPONSE	24
3.5	RESPONSE SIGNATURE.....	26
APPENDIX	28
APPENDIX A: TEST CARD DETAILS		28
APPENDIX B: ERROR CODE DETAILS.....		28

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

KNOW BEFORE YOU CODE

This integration sets up online payment options using Axaipay, which presents relevant payment options to your buyers. Prior the integration, you need to have a demo account from Axaipay and you request it by contacting us at support@axaipay.com.

The terms and expressions used in this document are defined as below:

“M” refers as Mandatory;

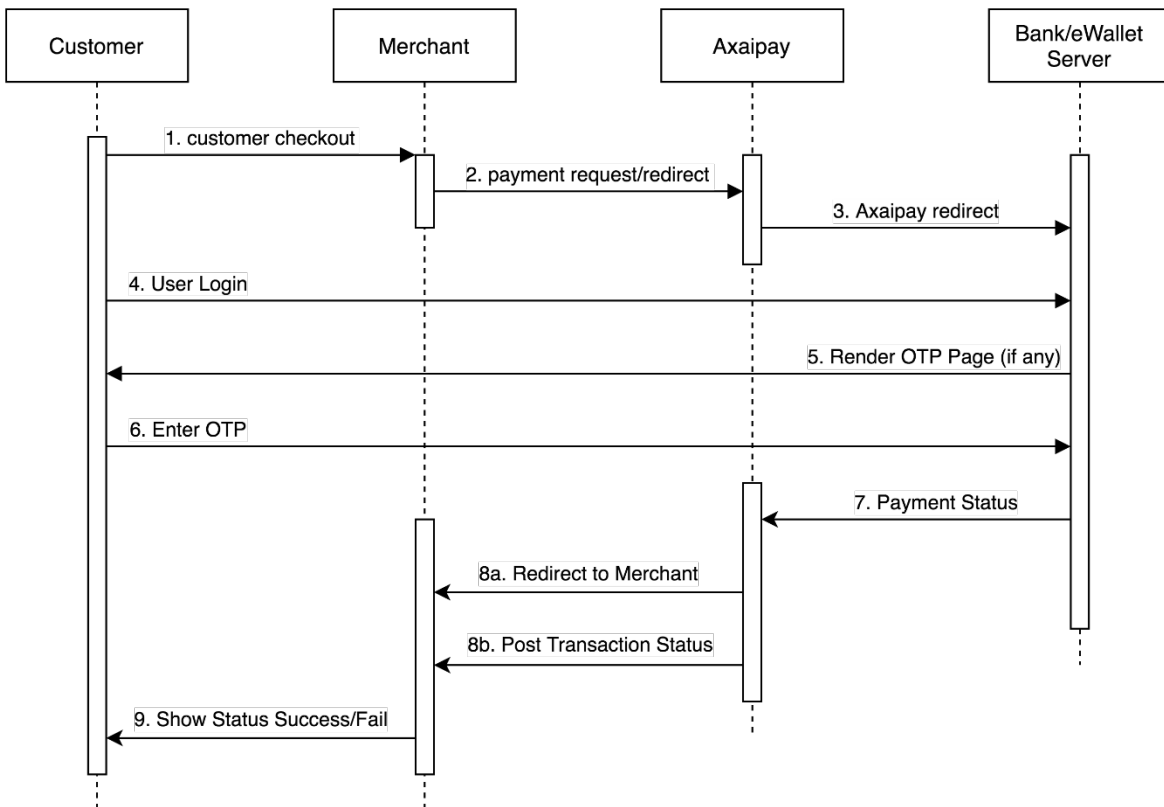
“O” refers as Optional;

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

1 HOSTED PAYMENT PAGE

After a customer checks out on the merchant's site, a merchant should collect all the necessary data and send it to the Axaipay gateway for payment processing. Then the customer will select a payment method in the Axaipay gateway page to make payment. Once the payment is completed or cancelled, Axaipay will redirect the customer back to the merchant's site with the transaction info and payment status.

1.1 TECHNICAL FLOW



1.2 REQUEST URL

For Staging:

<https://staging.axaipay.my/gateway/v1/payment>

For Production:

<https://secured.axaipay.my/gateway/v1/payment>

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

1.3 REQUEST PARAMETERS

Upon registration merchants will need to provide these 2 URLs to Axaipay. These URLs will be the default target URLs that Axaipay will trigger the redirection and callback notification when a transaction is completed.

No	URL	Description
1	Redirect URL	Axaipay will redirect customer to this URL with POST method. Merchant can use the POST parameters to display the corresponding transaction page.
2	Backend URL	Axaipay will POST a callback request to this URL to notify merchant about the transaction status.

To initiate a transaction, merchants need to send parameters via HTML Post as a request to Axaipay. Here are the parameters:

No	Field Name	Type	Sample	M/O	Description
1	mchtId	String(255)	Iboxfan2021	M	Merchant ID (provided by Axaipay)
2	mchtTrxnId	String(255)	4434323	M	Merchant Transaction ID
3	signature	String(255)	Wde!232431W D@#deqw...	M	Signature for transaction, refer to section 1.4
4	txnAmount	Decimal(12,2)	100.00	M	Transaction amount
5	customerEmail	String(255)	abc@gmail.com	M	Customer email
6	customerName	String(255)	Arizka	M	Customer name
7	customerPhone	Numeric(20)	601234567890	M	Customer phone If country code is not included, it will be assumed that it's a Malaysian phone number.
8	orderDescription	String(255)	Orange juice	M	Order description

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

9	redirectUrl	String(255)	https://example.com/redirect	O	<p>Custom redirect URL. Must use "http://" or "https://".</p> <p>If provided, then it will override the default redirect URL</p>
10	backendUrl	String(255)	https://example.com/backend	O	<p>Custom backend URL. Must use "http://" or "https://".</p> <p>If provided, then it will override the default backend URL</p>

1.4 REQUEST SIGNATURE

This signature must be included in the request of every transaction than encrypted using HMACSHA512. This hash signature for a request is a hash of the following six fields:

- backendUrl (optional)
- customerEmail
- customerName
- customerPhone
- mchtId (to be provided by Axaipay)
- mchtTrxnId (generated by Merchant)
- orderDescription
- redirectUrl (optional)
- txnAmount (transaction amount)

The fields must be set in the alphabetical order of the parameter names:

**backendUrlcustomerEmailcustomerNamecustomerPhoneMchtIdMchtTrxnIdorderDescriptionredirectUrl
txnAmount**

Example:

- customerEmail = "abc@gmail.com"
- customerName = "Arizka"
- customerPhone = "60123456789"
- mchtId = "lboxfan2021"
- mchtTrxnId = "TrxnIbox123"
- orderDescription = "Orange Juice"
- txnAmount = "4.25"

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

The hash would be calculated on the following string:

abc@gmail.comArizka60123456789Iboxfan2021TrxnIbox123Orange Juice4.25

and using the merchant SigningKey provided by Axaipay (e.g. **dwdefE12324!9293**), the resulting hash signature value equals to (using HMACSHA512):

YtEm6MzfnWSvvc9OYrD1UncYJ5wYTjnsHh7TufTqn11ool1EihpyUczc0i09ZleJCLnr3NAP5cg5PDcwHL2K5A==

To ensure the signature generated was correct, visit the link below for signature comparison.

<https://staging.axaipay.my:8888/generate-signature>

1.4.1 Request Signature Code Example

PHP:

```
<?php
$string_to_sign = 'abc@gmail.com' . // customerEmail
                 'Arizka' . // customerName
                 '60123456789' . // customerPhone
                 'Iboxfan2021' . // mchtId
                 'TrxnIbox123' . // mchtTrxnId
                 'Orange Juice' . // OrderDescription
                 '4.25' // txnAmount
                 ;
$signing_key = 'dwdefE12324!9293';
$digest = hash_hmac('sha512', $string_to_sign, $signing_key, true);
echo base64_encode($digest);
?>
```

JAVA:

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

```
import org.apache.commons.codec.digest.HmacUtils;

public static void main(String[] args){
    String customerEmail = "abc@gmail.com";
    String customerName = "Arizka";
    String customerPhone = "60123456789";
    String mchtId = "Iboxfan2021";
    String mchtTrxnId = "TrxnIbox123";
    String OrderDescription = "Orange Juice";
    String txnAmount = "4.25";
    String signingKey = "dwdefE12324!9293";

    byte[] hmac = new HmacUtils(HmacAlgorithms.HMAC_SHA_512,
signingKey).hmac(customerEmail+customerName+ mchtId
+mchtTrxnId+OrderDescription+txnAmount);

    System.out.println(Base64.getEncoder().encodeToString(hmac));
}
```

1.4.2 Request Code Sample (HTML Post)

```
<form method="post" action="https://secured.axaipay.my/gateway/v1/payment">
  <input type="hidden" name="customerEmail" value="arizka@gmail.com" />
  <input type="hidden" name="customerName" value="Arizka" />
  <input type="hidden" name="customerPhone" value="601234567890" />
  <input type="hidden" name="orderDescription" value="Orange Juice" />
  <input type="hidden" name="mchtId" value="Iboxfan2022"/>
  <input type="hidden" name="mchtTrxnId" value=" TrxnIboxfan123"/>
  <input type="hidden" name="signature"
value="/YqYueTGqYnajrXT004Nb/ur+f6Yn4l+eE3AFiCx5gJ5nHVxDg923UU5F0OH1YzDLYsRI
fbpbavlyuYl+upuuw==" />
  <input type="text" name="txnAmount" value="4"/>
</form>
```

1.5 RESPONSE PARAMETERS

Below are the parameters sent from Axaipay to merchant:

No	Field Name	Type	Sample	Description
1	mchtId	String	Iboxfan2021	Merchant ID
2	mchtTrxnId	String	TrxnIbox123	Merchant transaction ID
3	trxnId	String	20220106045513	Axaipay transaction ID
4	txnAmount	Decimal	4.25	transaction amount in MYR

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

5	trxTime	String	20220106045513	Transaction time, format yyyyMMddHHmmss
6	trxStatus	Integer	11	Transaction status: 1 = Created 2 = In Processing 3 = Pending Authorization 11 = Paid 22 = Failed 23 = Timeout 33 = Void 44 = Refund 55 = Cancel
7	trxAcquirer	Integer	21	Acquirer used for payment: 1 = Credit Card 10 = MCash 11 = Boost 12 = GrabPay 13 = Touch 'n Go 14 = WannaPay 15 = Alipay 16 = Alipay+ 17 = ShopeePay 18 = WavPay 21 = CIMB 40 = UnionPay 50 = DuitNowQR
8	trxPaymentMethod	Integer	20	Payment method used for payment: 1 = Visa 2 = Mastercard 3 = Debit 10 = EWallet 20 = FPX 30 = Instalment 50 = UnionPay 60 = DuitNowQR
9	trxFpxType	String	LCA	FPX payment type: - CASA = bank transfer - LCA = credit or debit card

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

10	trxnBankName	String	OCBC Bank	Bank Name Only applicable for payment using FPX
11	trxnFpxMethod	String	B2C (Retail Banking)	FPX Method: - B2C (Retail Banking) - B2B (Corporate Banking) Only applicable for payment using FPX
12	signature	String	IsPuWGsFdlfEgmdYYMwB0knLEgmoG4hPz9PZeDdAreeWaaa0e/ibjW6e35pleqipISF6hGqR6CIWXp+4mxrUYrQ==	Signature for the response payload

1.6 RESPONSE SIGNATURE

Every payment response payload will include a signature for indefinite message content to be valid. Merchant is also encouraged to generate a signature for matching purpose.

The signature for a response payload is a hash of the following fields:

- mchtId
- mchtTrxnId
- trxAcquirer
- trxAmount
- trxBankName
- trxFpxMethod
- trxFpxType
- trxId
- trxPaymentMethod
- trxStatus
- trxTime

The fields must be set in the alphabetical order of the parameter names:

mchtIdmchtTrxnIdtrxAcquirertrxAmounttrxBankNametrxFpxMethodtrxFpxTypetrxnIdtrxPaymentMethodtrxStatustrxnTime

Example:

```
mchtId = "lboxfan2021"
mchtTrxnId = "TrxnIbox123"
```

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

trxnAcquirer = "21"
trxnAmount = "4.25"
trxnBankName = "OCBC Bank"
trxnFpxMethod = "B2C (Retail Banking)"
trxnFpxType = "LCA"
trxnId = "20220106045513"
trxnPaymentMethod = "20"
trxnStatus = "11"
trxnTime = "20220106045513"

The hash would be calculated on the following string:

lboxfan2021TrxnIbox123214.25OCBCBankB2C(RetailBanking)LCA20220106045513201120220106045513

and using the merchant SigningKey provided by Axaipay (e.g. **dwdefE12324!9293**), the resulting hash signature value equals to (using HMACSHA512):

IsPuWGsFdlfEgmdYYMwB0knLEgmOg4hPz9PZeDdAreWaaa0e/ibjW6e35pleqipISF6hGqR6CIWXp+4mxrUYrQ==

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

2 QR CODE TRANSACTION

In addition to the hosted payment page, a merchant can also initiate a payment transaction by generating a QR code, which will then be displayed to the customer on the merchant's end. This is server to server integration type (not the URL redirect method) using HTTPS Post method.

2.1 REQUEST URL

For Staging:

<https://api-staging.axaipay.my/trxn/qrcode/generate>

For Production:

<https://api.axaipay.my/trxn/qrcode/generate>

2.2 REQUEST PARAMETERS

To initiate a transaction, merchants need to send below headers and body via HTTPS Post request to Axaipay:

Headers:

Content-Type: application/x-www-form-urlencoded

No	Field Name	Type	Sample	M/O	Description
1	x-api-key	String	lboxfanAPIkey2021	M	Merchant API key
2	x-signature	String	38hQO7YutXAimpXRwmYdiYrFwR8OZvBeIYFYk5mfH9ukmjK10/ghoUCNLAlzdlXef9UVormKQZ0j/87jpsUpqQ==	M	Signature for transaction, refer to section 2.3

Body:

No	Field Name	Type	Sample	M/O	Description
1	mchtId	String(255)	lboxfan2021	M	Merchant ID (provided by Axaipay)
2	mchtTrxnId	String(255)	Order#12345	M	Merchant Transaction ID
3	acquirer	Integer	50	M	Acquirer used for payment: 16 = Alipay+ 50 = DuitNowQR

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

ID	Field Name	Field Type	Example Value	Required	Description
4	txnAmount	Decimal(12,2)	100.00	M	Transaction amount
5	customerEmail	String(255)	abc@gmail.com	M	Customer email
6	customerName	String(255)	John Doe	M	Customer name
7	customerPhone	Numeric(20)	60123456789	M	Customer phone If country code is not included, it will be assumed that it's a Malaysian phone number.
8	orderDescription	String(255)	Orange juice	M	Order description
9	backendUrl	String(255)	https://example.com/backend	O	Backend URL. Must use "http://" or "https://". Axaipay will inform this url with the payment information once the payment status is updated. If not provided, then Axaipay will use the default backend URL

2.3 REQUEST SIGNATURE

This signature must be included in the request of every transaction than encrypted using HMACSHA512. This hash signature for a request is a hash of the following six fields:

- acquirer
- backendUrl (optional)
- customerEmail
- customerName
- customerPhone
- mchtId (to be provided by Axaipay)
- mchtTrxnId (generated by Merchant)
- orderDescription
- txnAmount

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

The fields must be set in the alphabetical order of the parameter names:

**acquirerbackendUrlcustomerEmailcustomerNamecustomerPhoneMchtIdMchtTrxnId
orderDescriptiontxnAmount**

Example:

- acquirer = 50
- backendUrl = "https://example.com/backend"
- customerEmail = "abc@gmail.com"
- customerName = "John Doe"
- customerPhone = "60123456789"
- mchtId = "Iboxfan2021"
- mchtTrxnId = "Order#12345"
- orderDescription = "Orange Juice"
- txnAmount = "5.50"

The hash would be calculated on the following string:

**50https://example.com/backendabc@gmail.comJohn Doe60123456789Iboxfan2021
Order#12345Orange Juice3.50**

and using the merchant SigningKey provided by Axaipay (e.g. **dwdefE12324!9293**), the resulting hash signature value equals to (using HMACSHA512):

**38hQO7YutXAimpXRwmYdiYrFwR8OZvBeIYFYk5mfH9ukmjK10/ghoUCNLAlzdlXef9UVormKQZ0j/8
7jpsUpqQ==**

2.3.1 Request Signature Code Example

PHP:

```
<?php
$string_to_sign = '50' . // acquirer
                'https://example.com/backend' . // backendUrl
                'abc@gmail.com' . // customerEmail
                'John Doe' . // customerName
                '60123456789' . // customerPhone
                'Iboxfan2021' . // mchtId
                'Order#12345' . // mchtTrxnId
                'Orange Juice' . // OrderDescription
                '5.50' // txnAmount
                ;
$signing_key = 'dwdefE12324!9293';
$digest = hash_hmac('sha512', $string_to_sign, $signing_key, true);
echo base64_encode($digest);
?>
```


Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

JAVA:

```
import org.apache.commons.codec.digest.HmacUtils;

public static void main(String[] args){
    String acquirer = "50";
    String backendUrl = "https://example.com/backend";
    String customerEmail = "abc@gmail.com";
    String customerName = "John Doe";
    String customerPhone = "60123456789";
    String mchtId = "Iboxfan2021";
    String mchtTrxnId = "Order#12345";
    String OrderDescription = "Orange Juice";
    String txnAmount = "5.50";
    String signingKey = "dwdefE12324!9293";

    byte[] hmac = new HmacUtils(HmacAlgorithms.HMAC_SHA_512,
signingKey).hmac(acquirer+backendUrl+customerEmail+customerName+customerPhone+mchtId+mchtTrxnId+OrderDescription+txnAmount);

    System.out.println(Base64.getEncoder().encodeToString(hmac));
}
```

2.4 RESPONSE

HTTP Status Code

200

Header

Content-Type: application/json

Body

The sample JSON structure is like this:

```
{
  "success": true,
  "errorCode" : null,
  "message": "QR code generation is successful",
  "data": {
    "mchtId": "Iboxfan2021",
    "mchtTrxnId": "Order#12345",
    "qrCodePayload" :
"00020201021226470014A00000061500010106890038021500001000001250252045814530345854
045.505802MY5911AXAIPAY SUB6015WP KUALA
LUMPUR6105135416228070820003845901232561429933563046BE0",
    "trxnAcquirer": 50,
    "trxnAmount": 5.50,
    "trxnId": "202309138183867",
    "signature":
"n+PkNtBE0EP1VT+EDpEoPwEaA8JLdD8bn/tjbrWe/7YdpQOWAFIva4q9Br4Jmvo5yZSLVhDmwVbLxuQn
uh8FQQ=="
  }
}
```

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

}

No	Field Name	Type	Sample	Description
1	mchtId	String	lboxfan2021	Merchant ID
2	mchtTrxnId	String	Order#12345	Merchant transaction ID
3	qrCodePayload	String	000202010212264 70014A000000615 000101068900380 215000010000012 502520458145303 45854045.505802 MY5911AXAIPAY SUB6015WP KUALA LUMPUR61051354 162280708200038 459012325614299 33563046BE0	QR code payload to be scanned by customer
4	trxnAcquirer	Integer	50	Acquirer used for payment: 1 = Credit Card 10 = MCash 11 = Boost 12 = GrabPay 13 = Touch 'n Go 14 = WannaPay 15 = Alipay 17 = ShopeePay 21 = CIMB 40 = UnionPay 50 = DuitNowQR
5	trxnAmount	Decimal	5.50	Transaction amount in MYR
6	trxnId	String	202309138183867	Axaipay transaction ID
7	signature	String	IsPuWGsFdlfEgmdY YMwB0knLEgmOg4 hPz9PZeDdAreWaa a0e/ibjW6e35pleqi	Signature for the response payload

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

			pISF6hGqR6CIWXp +4mxrUYrQ==
--	--	--	--------------------------------

2.5 RESPONSE SIGNATURE

Every payment response payload will include a signature for indefinite message content to be valid. Merchant is also encouraged to generate a signature for matching purpose.

The signature for a response payload is a hash of the following fields:

- mchtlId
- mchtTrxnId
- qrCodePayload
- txnAcquirer
- txnAmount
- txnId

The fields must be set in the alphabetical order of the parameter names:

mchtlIdmchtTrxnIdqrCodePayloadtxnAcquirertxnAmounttxnId

Example:

```
mchtlId = "lboxfan2021"
mchtTrxnId = "Order#12345"
qrCodePayload =
"00020201021226470014A0000006150001010689003802150000100000125025204581453034
5854045.505802MY5911AXAIPAY SUB6015WP KUALA
LUMPUR6105135416228070820003845901232561429933563046BE0"
txnAcquirer = "50"
txnAmount = "5.50"
txnId = "202309138183867"
```

The hash would be calculated on the following string:

lboxfan2021Order#1234500020201021226470014A00000061500010106890038021500001000001250252045814530345854045.505802MY5911AXAIPAY SUB6015WP KUALA LUMPUR6105135416228070820003845901232561429933563046BE0505.50202309138183867

and using the merchant SigningKey provided by Axaipay (e.g. **dwdefE12324!9293**), the hash signature result equals to (using HMACSHA512):

leLnNYktWFWeJ/009dTxVg3lOKM1vpQaHHC291UA+bseCDpXUNxUYHifo0hi0LQo9h6so9RW3fjs1qLukR6Adg==

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

3 INQUIRY AND VOID TRANSACTION

Merchants can call the inquiry transaction API to view the transaction detail based on **trxnid** or **mchtTrxnId**.

trxnid is the Axaipay transaction ID which will be provided by Axaipay upon transaction creation. Refer to section 1.5 or 2.4.

mchtTrxnId is the transaction ID provided by merchants in the request call during initiation of the payment. Refer to section 1.3 or 2.2.

As for the void transaction API, merchants can only request using **trxnid**.

3.1 REQUEST URL

Inquiry Transaction

For Staging:

<https://api-staging.axaipay.my/trxn/inquiry>

For Production:

<https://api.axaipay.my/trxn/inquiry>

Void Transaction

For Staging:

<https://api-staging.axaipay.my/trxn/void>

For Production:

<https://api.axaipay.my/trxn/void>

3.2 REQUEST PARAMETERS

Merchants send request with below headers and body via REST API POST method to Axaipay.

Headers:

Content-Type: application/x-www-form-urlencoded

No	Field Name	Type	Sample	M/O	Description
1	x-api-key	String	IboxfanAPIkey2021	M	Merchant API key

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

2	x-signature	String	LXPm8a2NYYJwM0vxyJp7ldXcDydH74fn3 S0pgublZ2v8KiNUAf0Mm79B0v7V+6BYUI N8hucCZT6tylsZsd5XJg==	M	Signature for transaction, refer to section 3.3
----------	-------------	--------	--	---	---

2.2.1 Request Body for Inquiry and Void Transaction: Based on txnId

Body

No	Field Name	Type	Sample	M/O	Description
1	merchantId	String	Iboxfan2021	M	Merchant ID
2	txnId	String	202309138183867	M	Axaipay transaction ID

3.2.2 Request Body Inquiry Transaction: Based on mchtTxnId

Body

No	Field Name	Type	Sample	M/O	Description
1	mchtTxnId	String	Order#12345	M	Merchant Transaction ID
2	merchantId	String	Iboxfan2021	M	Merchant ID

3.3 REQUEST SIGNATURE

The signature is encrypted using HMACSHA512 and must be included in the request of inquiry or void transaction.

3.3.1 Request Signature Calculation

3.3.1.1 Request Signature for Inquiry and Void Transaction: Based on txnId

This hash signature for a request based on **txnId** is a hash of the following two fields:

- merchantId
- txnId

The fields must be set alphabetically:

merchantIdtxnId

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

Example:

- merchantId = "Iboxfan2021"
- txnId = "202309138183867"

The hash would be calculated on the following string:

Iboxfan2021202309138183867

and using the merchant signing key provided by Axaipay (e.g. dwdefE12324!9293), the hash signature result equals to (using HMACSHA512):

LXPm8a2NYYJwM0vxyJp7ldXcDydH74fn3S0pgubiZ2v8KiNUAf0Mm79B0v7V+6BYUIN8hucCZT6tylsZsd5XJg==

3.3.1.2 Request Signature for Inquiry Transaction: Based on mchtTxnId

This hash signature for a request based on **mchtTxnId** is a hash of the following two fields:

- mchtTxnId
- merchantId

The fields must be set alphabetically:

mchtTxnIdmerchantId

Example:

- mchtTxnId = "Order#12345"
- merchantId = "Iboxfan2021"

The hash would be calculated on the following string:

Order#12345Iboxfan2021

and using the merchant signing key provided by Axaipay (e.g. dwdefE12324!9293), the hash signature results equals to (using HMACSHA512):

b+FjE5xUmKV0/xkPt2WDJkabkTUjsANSMXb5tW8FAdHNEVTm81XXrSNotnbZWTfm0VrL4SqopyGEqSKgn3WaXA==

3.3.2 Request Signature Code Example

3.3.2.1 Request Signature for Inquiry and Void Transaction: Based on txnId

PHP:

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

```
<?php
    $string_to_sign = 'Iboxfan2021' . // merchantId
                    '202309138183867'; // txnId

    $signing_key = 'dwdefE12324!9293';
    $digest = hash_hmac('sha512', $string_to_sign, $signing_key, true);
    echo base64_encode($digest);
?>
```

JAVA:

```
import org.apache.commons.codec.digest.HmacUtils;

public static void main(String[] args){
    String merchantId = "Iboxfan2021";
    String txnId = "202309138183867";
    String signingKey = "dwdefE12324!9293";

    byte[] hmac = new HmacUtils(HmacAlgorithms.HMAC_SHA_512,
    signingKey).hmac(merchantId+txnId);

    System.out.println(Base64.getEncoder().encodeToString(hmac));
}
```

3.3.2.2 Request Signature for Inquiry and Void Transaction: Based on mchtTxnId

PHP:

```
<?php
    $string_to_sign = 'Order#12345' . // mchtTxnId
                    'Iboxfan2021' . // merchantId
                    ;
    $signing_key = 'dwdefE12324!9293';
    $digest = hash_hmac('sha512', $string_to_sign, $signing_key, true);
    echo base64_encode($digest);
?>
```

JAVA:

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

```
import org.apache.commons.codec.digest.HmacUtils;

public static void main(String[] args){
    String mchtTrxnId = "Order#12345";
    String merchantId = "Iboxfan2021";
    String signingKey = "dwdefE12324!9293";

    byte[] hmac = new HmacUtils(HmacAlgorithms.HMAC_SHA_512,
    signingKey).hmac(mchtTrxnId+merchantId);

    System.out.println(Base64.getEncoder().encodeToString(hmac));
}
```

3.4 RESPONSE

HTTP Status Code

200

Header

Content-Type: application/json

Body

The sample JSON structure is like this:

```
{
  "success": true,
  "errorCode": null,
  "message": "Inquiry successful",
  "data": {
    "trxnId": "202309138183867",
    "mchtId": "Iboxfan2021",
    "mchtTrxnId": "Order#12345",
    "trxnStatus": 11,
    "trxnTime": "20230913155819",
    "trxnAmount": 100.00,
    "trxnBankName": "SBI Bank A",
    "trxnPaymentMethod": 20,
    "trxnAcquirer": 21,
    "trxnFpxMethod": "B2C (Retail Banking)",
    "trxnFpxType": "CASA",
    "signature":
    "F0amOTkYmHq0VKgKtImuLkFLXmPAF3UrcedXUpbgDaHBu5NFZigkbZNNND1P0FOIBgCgseoR0/9ecCui
    n+QWwA==%"
  }
}
```

No	Field Name	Type	Sample	Description
1	mchtId	String	Iboxfan2021	Merchant ID

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

2	mchtTrxnId	String	Order#12345	Merchant transaction ID
3	trxAcquirer	Integer	21	Acquirer used for payment: 1 = Credit Card 10 = M-Cash 11 = Boost 12 = GrabPay 13 = Touch 'n Go 14 = WannaPay 15 = Alipay 16 = Alipay+ 17 = ShopeePay 18 = WavPay 21 = CIMB 40 = UnionPay 50 = DuitNowQR
4	trxId	String	202309138183867	Axaipay transaction ID
5	trxAmount	String	100.00	Transaction amount in MYR
6	trxTime	String	20230913155819	Transaction time, format yyyyMMddHHmmss in Malaysia time
7	trxStatus	Integer	11	Transaction status: 1 = Created 2 = In Processing 3 = Pending Authorization 11 = Paid 22 = Failed 23 = Timeout 33 = Void 44 = Refund 55 = Cancelled
8	trxPaymentMethod	Integer	20	Payment method used for payment: 1 = Visa 2 = Mastercard 3 = Debit

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

				10 = EWallet 20 = FPX 30 = Instalment 50 = UnionPay 60 = DuitNowQR
9	trxnBankName	String	SBI Bank A	Bank Name (for payment using FPX)
10	trxnFpxMethod	String	B2C (Retail Banking)	Option values if payment method FPX: - B2C (Retail Banking) - B2B (Corporate Banking) - eMandate
11	trxnFpxType	String	CASA	FPX payment type: - CASA = bank transfer - Card = credit or debit card
12	signature	String	F0amOTkYmHq0VKgKtImuLkFL XmPAF3UrcedXUpbgDaHBu5N FZigkbZNNND1P0FOIBgCgseoR 0/9ecCuin+QWwA==	Signature for the response payload

3.5 RESPONSE SIGNATURE

Every payment response payload will include a signature for indefinite message content to be valid. Merchant is also encouraged to generate a signature for matching purpose.

The signature for a response payload is a hash of the following fields:

- mchtId
- mchtTrxnId
- trxAcquirer
- trxAmount
- trxBankName
- trxFpxMethod
- trxFpxType
- trxId
- trxPaymentMethod

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

- txnStatus
- txnTime

The fields must be set in the alphabetical order of the parameter names:

mchtIdmchtTrxnIdtrxnAcquirertrxnAmounttrxnBankNametrxnFpxMethodtrxnFpxTypetrxnIdtrxnPaymentMethodtrxnStatustrxnTime

Example:

```
mchtId = "Iboxfan2021"
mchtTrxnId = "Order#12345"
trxnAcquirer = "21"
trxnAmount = "100.00"
trxnBankName = "SBI Bank A"
trxnFpxMethod = "B2C (Retail Banking)"
trxnFpxType = "CASA"
trxnId = "202309138183867"
trxnPaymentMethod = "20"
trxnStatus = "11"
trxnTime = "20230913155819"
```

The hash would be calculated on the following string:

Iboxfan2021Order#1234521100.00SBI Bank AB2C (Retail Banking)CASA202309138183867201120230913155819

and using the merchant SigningKey provided by Axaipay (e.g. **dwdefE12324!9293**), the hash signature result equals to (using HMACSHA512):

F0amOTkYmHq0VKgKtImuLkFLXmPAF3UrcedXUpbgDaHBu5NFZigkbZNNND1P0FOIBgCgseoR0/9ecCuin+QWwA==

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

APPENDIX

APPENDIX A: TEST CARD DETAILS

Below are the cards information for testing:

Fields	Values
Card holder name	Test Card
Expiry date (MMYY)	08/25
CVV	123

Description - Transaction will complete without any challenge from the ACS.		
Authentication success - frictionless	Visa	4100000000000100
	Mastercard	5100000000000107
Description - Transaction will step up to a challenge using a password. Enter the password "123456" and submit to complete the transaction.		
Authentication success – challenge	Visa	41000000000005000
	Mastercard	51000000000005007
Description - Transaction will step up to a challenge using a password. Enter the password "111111" and submit to simulate the cardholder not being authenticated.		
Authentication failed	Visa	41000000000300005
	Mastercard	51000000000300002

APPENDIX B: ERROR CODE DETAILS

Error Code	Description	Action
PY016	Invalid signature	Please check the parameters, the signing key, and the method used in generating the signature
PY022	Duplicate session triggered for this transaction request	Please perform the transaction again with a unique "mchtTrxnId"
PY034	Invalid transaction amount	Please make sure the amount is included in the request parameters, the value is greater or equal to the minimum allowed amount, and lower or equal to the maximum allowed amount
PY035	Invalid merchant transaction ID	Please make sure the merchant transaction ID is included in the request parameters

Version	Document No.	Document Name	Classification
1.13	AXAI/API/20220113	ECOMPAY API TECHNICAL DOCUMENTATION	EXTERNAL

PY036	Invalid customer name	Please make sure the customer name is included in the request parameters
PY037	Invalid customer email	Please make sure the customer email is included in the request parameters
PY054	Invalid backend URL	Please make sure the backend URL included in the request parameters is a valid URL
PY055	Invalid redirect URL	Please make sure the backend URL included in the request parameters is a valid URL
I02	Invalid order description	Please make sure the order description is included in the request parameters
IAP	Invalid API key	The API key is not registered. Please make sure "X-API-Key" is correct.
MAC	Invalid API account	Please check the merchant ID used
MAP	Missing API key	Please provide "X-API-Key" in the request headers
MSI	Missing signature	Please provide "X-Signature" in the request headers
QRG	Unable to generate QR Code for payment at the moment	Please perform the transaction again, or please contact Axaipay support team
UAP	Unexpected error when processing API request	Please perform the transaction again, or please contact Axaipay support team.
UAQ	Unknown acquirer ID	Please check the acquirer ID in the request parameters