



DOKU-HOSTED API DOCUMENTATION

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1.0 Introduction

DOKU enables you to accept a wide range of different payment methods. Each payment method has a unique approach to integration. The payment methods can be grouped into five distinct categories:

- ✓ Credit Card
- ✓ DOKU wallet
- ✓ Bank transfer (Virtual Account)
- ✓ Convenience store
- ✓ Internet banking

For more information about the payment methods, please see Appendix 6.2.

The DOKU API supports two methods of payment processing – namely, merchant-hosted and DOKU-hosted. These two services can be tailored to accommodate the separate business needs of merchants from those having advanced IT personnel, to merchants who do not even have a website. The Merchant-hosted API is detailed in a *separate document*. See below for features of each service:

1. **Merchant Hosted**

The payment page and data input is native to the merchant's website, without having to redirect to a DOKU-hosted page. Having the payment form on the merchant page does not compromise the security of the cardholder however, as DOKU is PCI (Level 1) certified, and none of the cardholder data will actually be stored on the merchant's server.

Merchant profile: Tech-savvy merchants who want a seamless transaction process and maintain full control of the payment page branding and experience. IT expertise is required to modify the payment page and use client-side encryption to encrypt card data.

2. **DOKU Hosted**

Instant payment services where the payment input form is located within the DOKU page. The selection of payment methods can be done on the merchant or DOKU page. With this service, the customer will be redirected to a DOKU-hosted page upon checkout to complete the payment.

Merchant profile: Merchants who prefer to let DOKU manage the entire data security management and do not require extensive payment page customization.

1.1 Integration

The next section gives an example of how you can integrate with DOKU for the various payment methods. Once you have confirmed to become a DOKU merchant through our Sales process, you will be contacted by our integration team to proceed to the technical integration stage. All new merchants will receive a *shared key* and a *merchant code*. Take note of this information as you will need to enter them into the API script during integration. The response codes are categorized by payment method, and can be found in Appendix 6.5.

The instructions are divided into standalone APIs for each payment method. Therefore, there may be some repetition. When you do your actual integration, some of the steps may be skipped when adding on different payment methods and features. If you choose to activate all payment methods, you may choose to let the customer select the payment method on DOKU's page. To do this, simply leave the value of the PAYMENTCHANNEL parameter blank when writing the payment form script.

This guide is intended for merchants or third party developers who choose to self-integrate as opposed to using plug-ins. For those who use the latter, DOKU has provided the integration plug-ins in our Sandbox which are compatible with all the major CMS application.

1.2 Customization

Merchants are allowed to customize the DOKU-Hosted payment page to suit their brands' look and feel. To do this please contact our support team who will guide you through the customization process and provide you with the necessary templates.

2.0 Credit Card

2.1 Integration Steps

Credit card payment integration comprises 3 easy steps:

1. Create payment form
2. Receive payment notification from DOKU
3. Notify DOKU server that Payment Notification has been received

To get started, follow these steps one by one by pasting the template scripts onto your website:

1. Initialize the payment form by creating WORDS as shown by the example below:

```
WORDS = sha1 (AMOUNT + MALLID + Shared Key + TRANSIDMERCHANT)
```

Next, create the payment form that will be used to send the required parameters to DOKU. Please note that **HTTP POST** Method has to be used for this step. HTTPS GET and HTTP GET will not be processed by DOKU in the Production stage. Your form should look like the example below:

```
<form action="http://staging.doku.com/Suite/Receive" method="post" id="form1" name="form1">
  <input name="MALLID" type="hidden" value="2045" >
  <input name="BASKET" type="hidden" value="testing item,10000.00,1,10000.00" >
  <input name="CHAINMERCHANT" type="hidden" value="NA" >
  <input name="AMOUNT" type="hidden" value="10000.00" >
  <input name="PURCHASEAMOUNT" type="hidden" value="10000.00" >
  <input name="TRANSIDMERCHANT" type="hidden" value="SaZyxLAvBJT9" >
  <input name="WORDS" type="hidden" value="bf60356e2e41eff0d561c88e8b4386dc496b48ff" >
  <input name="CURRENCY" type="hidden" value="360" >
  <input name="PURCHASECURRENCY" type="hidden" value="360" >
  <input name="COUNTRY" type="hidden" value="ID" >
  <input name="SESSIONID" type="hidden" value="234asdf234" >
  <input name="REQUESTDATETIME" type="hidden" value="20151212000000" >
  <input name="NAME" type="hidden" value="Customer Name" >
  <input name="EMAIL" type="hidden" value="customer@domain.com">
  <input name="PAYMENTCHANNEL" type="hidden" value="15" >
</form>
```

Remember to use '15' for the PAYMENTCHANNEL parameter, which refers to Credit Card.

See [Appendix 6.3](#) for a complete list of the parameters.

The form above will be used to call the DOKU payment page, on which the customer will enter his or her credit card details. The name, phone number, address and email fields in the 'Cardholder Details' form is mandatory for compliance requirement. Ensure that your customers receive a more seamless payment flow by sending this information to DOKU so that the form can be auto-populated. Merchants can ask to remove the 'Cardholder Details' form, provided that they send those credentials to DOKU. Please contact our support team for details.

Order Details

Order Total : **IDR 75.000**

Invoice Number : sndbox_q7EvFN76MI

Payment Method Credit Card

PAYMENT DETAIL

CREDIT CARD NUMBER

EXPIRED DATE CVV2

Month Year

NAME ON CARD

CARDHOLDER DETAILS

ADDRESS

EMAIL COUNTRY

customer@domain.com

CITY MOBILE PHONE NUMBER

Jakarta

REGION/STATE POSTAL CODE

DKI Jakarta

SECURE PAYMENT

PROCESS PAYMENT
 CANCEL

By default all credit card payments processed by DOKU will undergo 3D secure. A 3D secure window will appear after the customer has submitted the payment form. Non-3D secure payments are available, however would require further assessment by DOKU and the bank. If you would like to release the 3D secure process from the checkout process, please contact our support team.

Password sudah dikirim ke telepon seluler Anda
+62812xxxx4152. Masukkan password untuk menyetujui transaksi ini sebelum waktu tenggat transaksi habis.

Waktu tenggat transaksi: 5 menit 25 detik

Nama Merchant : DOKU*DOKU
 Jumlah transaksi : IDR 10.000,00
 Tanggal transaksi : Wed Apr 6 2016 17:11:46 GMT+0700

BNI VISA No. : xxxx xxxx xxxx 9924
 Password :

OK
Batal
Kirim Ulang Password

Jangan berikan Password ini kepada orang lain.
 Hubungi BNI Call 1500046 apabila transaksi Anda bermasalah.

The payment information will then be submitted by DOKU to the acquiring bank, which will provide a success or fail response.

2. Upon receiving a success response from the acquiring bank, DOKU will directly notify the merchant's website. To ensure this step is executed, please create a Notify URL that should look like the script below. This will be the page that will be called in during the notification process.

```
http://www.yourwebsite.com/directory/DOKU_notify.php
```

or

```
https://www.yourwebsite.com/directory/DOKU_notify.php
```

The notification sent from DOKU will look something like this:

```
PAYMENTDATETIME=20160422005948
PURCHASECURRENCY=360
LIABILITY=NA
PAYMENTCHANNEL=15
AMOUNT=10000.00
PAYMENTCODE=
MCN=5*****7646
WORDS=58364f9ed191cfdda50503c56f08c7675280d11a
RESULTMSG=FAILED
VERIFYID=
TRANSIDMERCHANT=SaZyxLAvBJT9
BANK=BNI
STATUSTYPE=P
APPROVALCODE=
EDUSTATUS=NA
THREEDSECURESTATUS=TRUE
VERIFYSCORE=-1
CURRENCY=360
RESPONSECODE=0005
CHNAME=DAYU+NIKEN+WAHYUNINGSIH
BRAND=MASTERCARD
VERIFYSTATUS=APPROVE
SESSIONID=234asdf234
```

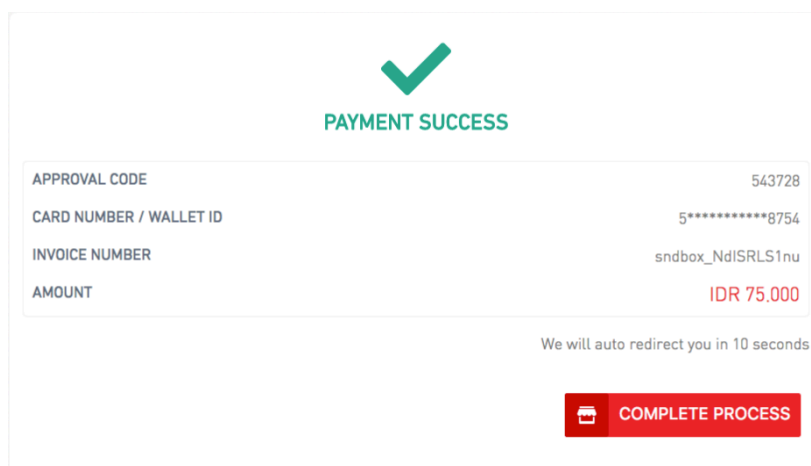
- Notify the DOKU server that you have received the payment notification, using the following example script:

```
<?php
$PAYMENTDATETIME = $_POST['PAYMENTDATETIME'];
$PURCHASECURRENCY = $_POST['PURCHASECURRENCY'];
$PAYMENTCHANNEL = $_POST['PAYMENTCHANNEL'];
$AMOUNT = $_POST['AMOUNT'];
$PAYMENTCODE = $_POST['PAYMENTCODE'];
$MCN = $_POST['MCN'];
$WORDS = $_POST['WORDS'];
$RESULTMSG = $_POST['RESULTMSG'];
$VERIFYID = $_POST['VERIFYID'];
$TRANSIDMERCHANT = $_POST['TRANSIDMERCHANT'];
$BANK = $_POST['BANK'];
$STATUSTYPE = $_POST['STATUSTYPE'];
$APPROVALCODE = $_POST['APPROVALCODE'];
$EDUSTATUS = $_POST['EDUSTATUS'];
$THREEDSECURESTATUS = $_POST['THREEDSECURESTATUS'];
$VERIFYSCORE = $_POST['VERIFYSCORE'];
$CURRENCY = $_POST['CURRENCY'];
$RESPONSECODE = $_POST['RESPONSECODE'];
$CHNAME = $_POST['CHNAME'];
$BRAND = $_POST['BRAND'];
$VERIFYSTATUS = $_POST['VERIFYSTATUS'];
$SESSIONID = $_POST['SESSIONID'];
$LIABILITY = $_POST['LIABILITY'];
$WORDS_GENERATED = <function to generate words>

if ( $WORDS == $WORDS_GENERATED )
{
    echo "CONTINUE";

    if ($RESULTMSG == 'SUCCESS')
    {
        //Flag the transaction to success.
    }
    else
    {
        //Flag the transaction to failed
    }
}
else
{
    echo "STOP - WORDS NOT MATCH";
}
?>
```

During this process, DOKU sends a query to the merchant's server to check whether the payment is accurate with the transaction information in the merchant's database. If the payment is successful, the customer will be notified and provided a button to continue and redirect to the merchant's page. Below is a screenshot on how it would look like on the customer's web browser.



After the customer has been informed about his or her transaction and clicked the 'Complete Process' button, they will be automatically redirected back to the merchant's webpage. To allow this process, please prepare a URL which should look as follows:

```
http://www.yourwebsite.com/directory/DOKU_redirect.php
```

OR

```
https://www.yourwebsite.com/directory/DOKU_redirect.php
```

This redirect page will be the end of the payment journey for the customer. Merchants should design this page accordingly; best practices include a thank you note and redirect the customer to conduct more purchases.

2.2 Advanced Features

2.2.1 Identify

Identify is a feature which takes place after the customer clicks the 'Submit Payment' button and before the payment is processed. Here DOKU informs the merchant that a payment process is ongoing and which payment channel the customer has chosen. This is useful in cases where merchants would like to know their customers preferred payment channel, regardless of whether the payment is completed or not. DOKU strongly recommends merchants to install IDENTIFY if they accept bank transfer (ATM payment) as a channel.

Activating this feature comprises only one easy step, create an identify URL on your webpage as shown in the example below using HTTPS Method. This process does not require any response from the merchant and may be used varyingly based on one's business process.

```
http://www.yourwebsite.com/directory/DOKU_identify.php
```

OR

```
https://www.yourwebsite.com/directory/DOKU_identify.php
```

2.2.2 Create Review URL for advanced fraud management

Review is a process that needs to be activated if you are subscribed to our Early Detection Unit (EDU) Full-Service package. It will be used to notify merchants about the decisions that the EDU team has taken against suspected transactions. Merchants who do not subscribe to EDU Full-Service will still be notified about potentially fraudulent transaction by the EDU team, but are required take decisions themselves using the Void function (once it is available on the back office) or through email notification. The review process starts after a payment has been processed but flagged as suspicious by our risk engine. To activate it follow two easy steps below:

1. Create a Review URL on your website for DOKU to notify:

```
http://www.yourwebsite.com/directory/DOKU_review.php
```

OR

```
https://www.yourwebsite.com/directory/DOKU_review.php
```

2. In the case of potentially fraudulent transaction, the above link will receive a calling and notified by the DOKU server. Below is the sample message:

```
PAYMENTDATETIME=20160422005948
PURCHASECURRENCY=360
LIABILITY=NA
PAYMENTCHANNEL=15
AMOUNT=100000.00
PAYMENTCODE=
MCN=5*****7646
WORDS=58364f9ed191cfdda50503c56f08c7675280d11a
RESULTMSG=FAILED
VERIFYID=
TRANSIDMERCHANT=0000006299108
BANK=BNI
STATUSTYPE=P
APPROVALCODE=
EDUSTATUS=REJECT
THREEDSECURESTATUS=TRUE
VERIFYSCORE=-1
CURRENCY=360
RESPONSECODE=0005
CHNAME=DAYU+NIKEN+WAHYUNINGSIH
BRAND=MASTERCARD
VERIFYSTATUS=REJECT
SESSIONID=234asdf234
```

Upon receiving the message, merchants will only be required to response '**CONTINUE**' to acknowledge that they receive the information. Hereafter, it is in EDU's decision whether to void the suspicious transaction or to proceed.

2.2.3 IP Address filter for fraud management

For additional security, we recommend that you check whether the incoming IP requester is a DOKU IP Address (both Production and Development). It will reduce the attempts to inject false information to your system that pretend to create a genuine payment. Additionally, in handling 'hackers, we suggest you to provide them with misleading information that would make them believe that they were successful.

Below is an example script of IP filtering in PHP:

```
@$REMOTE_ADDR; or  
$_SERVER['REMOTE_ADDR'];
```

2.2.4 BIN Filtering

BIN filtering is a feature that can be used to filter Credit Cards issued by certain banks for the purpose of doing promotions. Each issuer has a unique BIN number, which is made up of the first 6 digits in the Credit Card number. The conditions set in the filter will specify which BIN numbers that are allowed to make payments on your site. When a card number that has been blocked by the BIN filter is entered, the DOKU server will not be able to process the payment.

Please contact our support team to activate this feature for any bank promotions that you have.

2.2.5 Tokenization

Tokenization enables the customer to make a purchase without having to input card details or personal information, apart from the CVV number. This process is typically used by merchants that have repeat customers who will benefit from a faster checkout by reducing the number of fields the customer needs to fill in. If the card issuer requires 3D secure verification process, the customer will still have to complete this to make a purchase. In order for this process to work, the customer enters all of the card information only during the very first time they make a purchase. DOKU stores this data in a secure form and gives the merchant a token, which is paired to the customer's login credentials on the merchant website. After this process has been completed, each time they make a payment from hereon out, they only have to input the CVV.

In the DOKU-Hosted API, Credit Card Tokenization is treated as a separate payment method from the un-tokenized Credit Card.

Credit Card Tokenization integration comprises 3 easy steps:

1. Create payment form
2. Receive payment notification from DOKU
3. Notify DOKU server that Payment Notification has been received

To get started, follow these steps one by one by pasting the template scripts onto your website:

1. Initialize the payment form by creating WORDS as shown by the example below:

```
WORDS = sha1 (AMOUNT + MALLID + Shared Key + TRANSIDMERCHANT)
```

Next, create the payment form that will be used to send the required parameters to DOKU. Please note that **HTTP POST** Method has to be used for this step. HTTPS GET and HTTP GET will not be processed by DOKU in the Production stage. Your form should look like the example below:

```
<form action="http://staging.doku.com/Suite/Receive" method="post" id="form1" name="form1">
  <input name="MALLID" type="hidden" value="2470" >
  <input name="BASKET" type="hidden" value="testing item,10000.00,1,10000.00" >
  <input name="CHAINMERCHANT" type="hidden" value="NA" >
  <input name="AMOUNT" type="hidden" value="10000.00" >
  <input name="PURCHASEAMOUNT" type="hidden" value="10000.00" >
  <input name="TRANSIDMERCHANT" type="hidden" value="SaZyxLAvBJT9" >
  <input name="WORDS" type="hidden" value="b1016d8f86253be21888dcf6e50ad9c9db1941184" >
  <input name="CURRENCY" type="hidden" value="360" >
  <input name="PURCHASECURRENCY" type="hidden" value="360" >
  <input name="COUNTRY" type="hidden" value="ID" >
  <input name="SESSIONID" type="hidden" value="234asdf234" >
  <input name="REQUESTDATETIME" type="hidden" value="20151212000000" >
  <input name="NAME" type="hidden" value="Customer Name" >
  <input name="EMAIL" type="hidden" value="customer@domain.com">
  <input name="PAYMENTCHANNEL" type="hidden" value="16" >
  <input name="CUSTOMERID" type="hidden" value="customer2470" >
</form>
```

Remember to use '16' for the PAYMENTCHANNEL parameter, which refers to Credit Card Tokenization.

See [Appendix 6.3](#) for a complete list of the parameters.

The form above will be used to call the DOKU payment page, on which the customer will enter his or her credit card details. Notice the difference with a regular credit card payment page; a tick box to save credit card information for future transaction appears on the bottom left.

The name, phone number, address and email fields in the 'Cardholder Details' form is mandatory for compliance requirement. Ensure that your customers receive a more seamless payment flow by sending this information to DOKU so that the form can be auto-populated. In some cases merchants can ask to remove the 'Cardholder Details' form, provided that they send those credentials to DOKU. Please contact our support team for details.

The screenshot displays a payment form with two main sections: 'PAYMENT DETAIL' and 'CARDHOLDER DETAILS'. The 'PAYMENT DETAIL' section includes fields for 'CREDIT CARD NUMBER', 'EXPIRED DATE' (Month and Year dropdowns), 'CVV2', and 'NAME ON CARD' (containing 'test'). The 'CARDHOLDER DETAILS' section includes fields for 'ADDRESS' (Jl. Sudirman kav 232323), 'EMAIL' (test@doku.com), 'COUNTRY' (Afghanistan), 'CITY' (JAKARTA TIMUR), 'MOBILE PHONE NUMBER' (0215150555), 'HOME PHONE NUMBER' (02123232323), 'WORK PHONE NUMBER' (0215150555), 'REGION/STATE' (Jakarta), and 'POSTAL CODE' (67153). At the bottom left, there is a checkbox labeled 'Allow to save card information' which is checked. A callout box with a black border and white background points to this checkbox, containing the text 'Allow to save card information' with a checkmark icon.

After the first transaction, returning customer will only need to fill in their saved card's CVV number, as shown by the screenshot below:

The screenshot shows a payment form with two tabs: 'EXISTING CREDIT CARD' (selected) and 'NEW CREDIT CARD'. Under the 'EXISTING CREDIT CARD' tab, there is a saved MasterCard card displayed with the card number '542640*****8754' and 'VALID THRU 19/03'. Below the card information is a field labeled 'INPUT CVV2' with a text input box and a help icon. At the bottom of the form, there are two buttons: 'PROCESS PAYMENT' (red) and 'CANCEL' (grey).

By default all credit card payments processed by DOKU will undergo 3D secure. A 3D secure window will appear after the customer has submitted the payment form. Non-3D secure payments

are available, however would require further assessment by DOKU and the bank. If you would like to release the 3D secure process from the checkout process, please contact our support team.






Password sudah dikirim ke telepon seluler Anda
+62812xxxx4152. Masukan password untuk menyetujui transaksi ini sebelum waktu tenggat transaksi habis.

Waktu tenggat transaksi: 5 menit 25 detik

Nama Merchant : DOKU*DOKU
 Jumlah transaksi : IDR 10.000,00
 Tanggal transaksi : Wed Apr 6 2016 17:11:46 GMT+0700
 BNI VISA No. : xxxxx xxxxx xxxxx 9924
 Password :

Jangan berikan Password ini kepada orang lain.
 Hubungi BNI Call 1500046 apabila transaksi Anda bermasalah.

The payment information will then be submitted by DOKU to the acquiring bank, which will provide a success or fail response.

- Upon receiving a success response from the acquiring bank, DOKU will directly notify the merchant's website. To ensure this step is executed, please create a Notify URL that should look like the script below. This will be the page that will be called in during the notification process.

```
http://www.yourwebsite.com/directory/DOKU_notify.php
```

or

```
https://www.yourwebsite.com/directory/DOKU_notify.php
```

The notification sent from DOKU will look something like this:

```

PAYMENTDATETIME=20160422005948
PURCHASECURRENCY=360
LIABILITY=NA
PAYMENTCHANNEL=16
AMOUNT=10000.00
PAYMENTCODE=
MCN=5*****7646
WORDS=58364f9ed191cfdda50503c56f08c7675280d11a
RESULTMSG=FAILED
VERIFYID=
TRANSMERCHANT=SaZyxLAvBJT9
BANK=BNI
STATUSTYPE=P
APPROVALCODE=
EDUSTATUS=NA
THREEDSECURESTATUS=TRUE
VERIFYSCORE=-1
CURRENCY=360
RESPONSECODE=0005
CHNAME=DAYU+NIKEN+WAHYUNINGSIH
BRAND=MASTERCARD
VERIFYSTATUS=APPROVE
SESSIONID=234asdf234
  
```

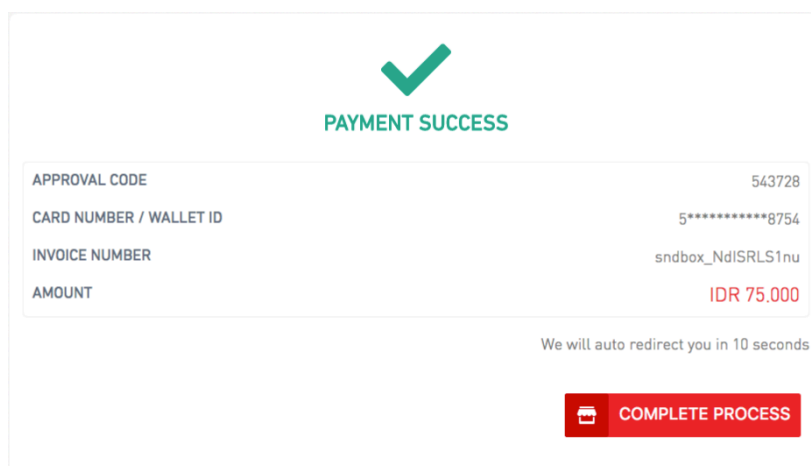
- Notify the DOKU server that you have received the payment notification, using the following example script:

```
<?php
$PAYMENTDATETIME = $_POST['PAYMENTDATETIME'];
$PURCHASECURRENCY = $_POST['PURCHASECURRENCY'];
$PAYMENTCHANNEL = $_POST['PAYMENTCHANNEL'];
$AMOUNT = $_POST['AMOUNT'];
$PAYMENTCODE = $_POST['PAYMENTCODE'];
$MCN = $_POST['MCN'];
$WORDS = $_POST['WORDS'];
$RESULTMSG = $_POST['RESULTMSG'];
$VERIFYID = $_POST['VERIFYID'];
$TRANSIDMERCHANT = $_POST['TRANSIDMERCHANT'];
$BANK = $_POST['BANK'];
$STATUSTYPE = $_POST['STATUSTYPE'];
$APPROVALCODE = $_POST['APPROVALCODE'];
$EDUSTATUS = $_POST['EDUSTATUS'];
$THREEDSECURESTATUS = $_POST['THREEDSECURESTATUS'];
$VERIFYSCORE = $_POST['VERIFYSCORE'];
$CURRENCY = $_POST['CURRENCY'];
$RESPONSECODE = $_POST['RESPONSECODE'];
$CHNAME = $_POST['CHNAME'];
$BRAND = $_POST['BRAND'];
$VERIFYSTATUS = $_POST['VERIFYSTATUS'];
$SESSIONID = $_POST['SESSIONID'];
$LIABILITY = $_POST['LIABILITY'];
$WORDS_GENERATED = <function to generate words>

if ( $WORDS == $WORDS_GENERATED )
{
    echo "CONTINUE";

    if ($RESULTMSG == 'SUCCESS')
    {
        //Flag the transaction to success.
    }
    else
    {
        //Flag the transaction to failed
    }
}
else
{
    echo "STOP - WORDS NOT MATCH";
}
?>
```

During this process, DOKU sends a query to the merchant's server to check whether the payment is accurate with the transaction information in the merchant's database. If the process is successful, the customer will be notified and provided a button to continue and redirect to the merchant's page. Below is a screenshot of how it would look like on the customer's web browser.



After the customer has been informed about his or her transaction and clicked the 'Complete Process' button, they will be automatically redirected back to the merchant's webpage. To allow this process, please prepare a URL which should look as follows:

```
http://www.yourwebsite.com/directory/DOKU_redirect.php
```

OR

```
https://www.yourwebsite.com/directory/DOKU_redirect.php
```

This redirect page will be the end of the payment journey for the customer. Merchants should design this page accordingly; best practices include a thank you note and redirect the customer to conduct more purchases.

2.2.6 Recurring Payment

Using the same principles as Tokenization, Recurring Payment takes it a step further and allows the customer to make a purchase with a single click on the website. This means that they can skip the process of inputting their card details, personal information, CVV number *and* 3D secure. The customer will have to enter the card details and complete the 3D secure verification process only during the first time they make a purchase. Subsequent payment charges will be automatically initiated by DOKU using the previously saved payment information and agreed schedules. However, please note that this is **subject to DOKU's and the bank's approval due to an increase in fraud risk**. Please contact our support team if you are interested to implement the Recurring Payment feature.

In the DOKU-Hosted API, Recurring Payment is treated as a separate payment method from the regular Credit Card payment method.

Credit Card Tokenization integration comprises 3 easy steps:

1. Create payment form
2. Receive payment notification from DOKU
3. Notify DOKU server that Payment Notification has been received

To get started, follow these steps one by one by pasting the template scripts onto your website:

1. Initialize the payment form by creating WORDS as shown by the example below:

```
WORDS = sha1 (AMOUNT + MALLID + Shared Key + TRANSIDMERCHANT)
```

Next, create the payment form that will be used to send the required parameters to DOKU. Please note that **HTTP POST** Method has to be used for this step. HTTPS GET and HTTP GET will not be processed by DOKU in the Production stage. Your form should look like the example below:

```
<form action="http://staging.doku.com/Suite/Receive" method="post" id="form1" name="form1">
  <input name="MALLID" type="hidden" value="2470" >
  <input name="BASKET" type="hidden" value="testing item,10000.00,1,10000.00" >
  <input name="CHAINMERCHANT" type="hidden" value="NA" >
  <input name="AMOUNT" type="hidden" value="10000.00" >
  <input name="PURCHASEAMOUNT" type="hidden" value="10000.00" >
  <input name="TRANSIDMERCHANT" type="hidden" value="testing343" >
  <input name="WORDS" type="hidden" value="adbde83fa8615608e3e6f9d49624dcdc27399693" >
  <input name="CURRENCY" type="hidden" value="360" >
  <input name="PURCHASECURRENCY" type="hidden" value="360" >
  <input name="COUNTRY" type="hidden" value="ID" >
  <input name="SESSIONID" type="hidden" value="234asdf234" >
  <input name="REQUESTDATETIME" type="hidden" value="20151212000000" >
  <input name="NAME" type="hidden" value="Customer Name" >
  <input name="EMAIL" type="hidden" value="customer@domain.com">
  <input name="PAYMENTCHANNEL" type="hidden" value="17" >
  <input name="CUSTOMERID" type="hidden" value="test123" >
  <input name="BILLNUMBER" type="hidden" value="123" >
  <input name="BILLDETAIL" type="hidden" value="testing" >
  <input name="BILLTYPE" type="hidden" value="I" >
  <input name="STARTDATE" type="hidden" value="20160422" >
  <input name="ENDDATE" type="hidden" value="20170319" >
  <input name="EXECUTETYPE" type="hidden" value="DATE" >
  <input name="EXECUTEDATE" type="hidden" value="21,22" >
  <input name="EXECUTEMONTH" type="hidden"
value="Jan, Feb, Mar, Apr, May, Jun, Jul, Aug, Sep, Oct, Nov, Dec" >
</form>
```

Remember to use '17' for the PAYMENTCHANNEL parameter, which refers to Recurring Payment.

See *Appendix 6.3* for a complete list of the parameters.

The form above will be used to call the DOKU payment page, on which the customer will enter his or her credit card details just like the normal credit card payment page, except for the scheduler on the bottom right of the page. Merchants can set the scheduler by configuring the scheduler parameters as shown in the HTTP POST form example above. To see the complete parameters that you can use to set the scheduler, please refer to Appendix 6.3.

The name, phone number, address and email fields in the 'Cardholder Details' form is mandatory for compliance requirements. Ensure that your customers receive a more seamless payment flow by sending this information to DOKU so that the form can be auto-populated. In some cases merchants can ask to remove the 'Cardholder Details' form, provided that they send those credentials to DOKU. Please contact our support team for details.

By default all credit card payments processed by DOKU will undergo 3D secure. Non-3D secure payments are available, however would require further assessment by DOKU and the bank. A 3D secure window will appear after the customer has submitted the payment form.

The payment information will then be submitted by DOKU to the acquiring bank, which will provide a success or fail response.

2. Upon receiving a success response from the acquiring bank, DOKU will directly notify the merchant's website. To ensure this step is executed, please create a Notify URL that should look like the script below. This will be the page that will be called in during the notification process.

```
http://www.yourwebsite.com/directory/DOKU_notify.php
```

OR

```
https://www.yourwebsite.com/directory/DOKU_notify.php
```

The notification sent from DOKU will look something like this:

```
PAYMENTDATETIME=20160422005948
PURCHASECURRENCY=360
LIABILITY=NA
PAYMENTCHANNEL=16
AMOUNT=100000.00
PAYMENTCODE=
MCN=5*****7646
WORDS=58364f9ed191cfdda50503c56f08c7675280d11a
RESULTMSG=FAILED
VERIFYID=
TRANSIDMERCHANT=testing343
BANK=BNI
STATUSTYPE=P
APPROVALCODE=
EDUSTATUS=NA
THREEDSECURESTATUS=TRUE
VERIFYSCORE=-1
CURRENCY=360
RESPONSECODE=0005
CHNAME=DAYU+NIKEN+WAHYUNINGSIH
BRAND=MASTERCARD
VERIFYSTATUS=APPROVE
SESSIONID=234asdf234
```


- Notify the DOKU server that you have received the payment notification, using the following example script:

```
<?php
$PAYMENTDATETIME = $_POST['PAYMENTDATETIME'];
$PURCHASECURRENCY = $_POST['PURCHASECURRENCY'];
$PAYMENTCHANNEL = $_POST['PAYMENTCHANNEL'];
$AMOUNT = $_POST['AMOUNT'];
$PAYMENTCODE = $_POST['PAYMENTCODE'];
$MCN = $_POST['MCN'];
$WORDS = $_POST['WORDS'];
$RESULTMSG = $_POST['RESULTMSG'];
$VERIFYID = $_POST['VERIFYID'];
$TRANSIDMERCHANT = $_POST['TRANSIDMERCHANT'];
$BANK = $_POST['BANK'];
$STATUSTYPE = $_POST['STATUSTYPE'];
$APPROVALCODE = $_POST['APPROVALCODE'];
$EDUSTATUS = $_POST['EDUSTATUS'];
$THREEDSECURESTATUS = $_POST['THREEDSECURESTATUS'];
$VERIFYSCORE = $_POST['VERIFYSCORE'];
$CURRENCY = $_POST['CURRENCY'];
$RESPONSECODE = $_POST['RESPONSECODE'];
$CHNAME = $_POST['CHNAME'];
$BRAND = $_POST['BRAND'];
$VERIFYSTATUS = $_POST['VERIFYSTATUS'];
$SESSIONID = $_POST['SESSIONID'];
$LIABILITY = $_POST['LIABILITY'];
$WORDS_GENERATED = <function to generate words>

if ( $WORDS == $WORDS_GENERATED )
{
    echo "CONTINUE";

    if ($RESULTMSG == 'SUCCESS')
    {
        //Flag the transaction to success.
    }
    else
    {
        //Flag the transaction to failed
    }
}
else
{
    echo "WORDS NOT MATCH";
}
?>
```


During this process, DOKU sends a query to the merchant's server to check whether the payment is accurate with the transaction information in the merchant's database. If the process is successful, the customer will be notified and provided a button to continue and redirect to the merchant's page. Below is a screenshot of how it would look like on the customer's web browser.



PAYMENT SUCCESS

| | |
|-------------------------|-------------------|
| APPROVAL CODE | 543728 |
| CARD NUMBER / WALLET ID | 5*****8754 |
| INVOICE NUMBER | sndbox_NdISRLS1nu |
| AMOUNT | IDR 75.000 |

We will auto redirect you in 10 seconds

 COMPLETE PROCESS

After the customer has been informed about his or her transaction and clicked the 'Complete Process' button, they will be automatically redirected back to the merchant's webpage. To allow this process, please prepare a URL which should look as follow:

```
http://www.yourwebsite.com/directory/DOKU_redirect.php
```

OR

```
https://www.yourwebsite.com/directory/DOKU_redirect.php
```

This redirect page will be the end of the payment journey for the customer. Merchants should design this page accordingly; best practices include a thank you note and redirect the customer to conduct more purchases.

2.2.7 Check Status

Check Status is a feature that allows the merchant to check whether a payment has been paid successfully on an invoice number. Activating Check Status comprises two easy steps:

1. Create Check Status form that contains the minimum parameters to request payment status. Please check the script below as an example:

```
<form name="CheckStatusTest" method=post
action="http://staging.doku.com/Suite/CheckStatus">
  <input type="text" name="MALLID" value="<your mall id here>" />
  <input type="text" name="SHAREDKEY" value="<your mall id here>" />
  <input type="text" name="CHAINMERCHANT" value="NA" />
  <input type="text" name="TRANSIDMERCHANT" value="<your transidmerchant here>" />
  <input type="text" name="SESSIONID" value="<your session id here>" />
  <input type="text" id="WORDS" name="WORDS" value="<your words here>" />
</form>
```

Send the form above to the following link:

```
https://pay.doku.com/Suite/CheckStatus
```

2. After receiving your Check Status request, DOKU will respond in XML format. Below is an example response:

```
<PAYMENT_STATUS>
  <AMOUNT></AMOUNT>
  <TRANSIDMERCHANT></TRANSIDMERCHANT>
  <WORDS></WORDS>
  <RESPONSECODE></RESPONSECODE>
  <APPROVALCODE></APPROVALCODE>
  <RESULTMSG></RESULTMSG>
  <PAYMENTCHANNEL></PAYMENTCHANNEL>
  <PAYMENTCODE></PAYMENTCODE>
  <SESSIONID></SESSIONID>
  <BANK></BANK>
  <MCN></MCN>
  <PAYMENTDATETIME>
</PAYMENTDATETIME>
  <VERIFYID></VERIFYID>
  <VERIFYSCORE></VERIFYSCORE>
  <VERIFYSTATUS></VERIFYSTATUS>
</PAYMENT_STATUS>
```

2.2.8 Void Request

Void Request is a feature that allows merchants to send a 'Void Payment' request to DOKU. Once activated, DOKU will try to void the payment and send a response of whether the request is successful. Activating Void comprises two easy steps:

1. Create Void Request form that contains the required parameters to request payment status. Please check the script below as an example:

```
<form name="VoidTest" method=post action="http://staging.doku.com/Suite/VoidRequest">
  <input type="text" name="MALLID" value="<your mall id here>" />
  <input type="text" name="CHAINMERCHANT" value="NA" />
  <input type="text" name="TRANSIDMERCHANT" value="<your transidmerchant here>" />
  <input type="text" name="SESSIONID" value="<your session id here>" />
  <input type="text" name="PAYMENTCHANNEL" value="<your paymentchannel here>" />
  <input type="text" id="WORDS" name="WORDS" value="<your words here>" />
</form>
```

Send the form above to the following link:

```
https://pay.doku.com/Suite/VoidRequest
```

2. After receiving your Void Request, DOKU will simply print or echo SUCCESS / FAILED as a response. SUCCESS means DOKU has successfully processed the void request while FAILED means otherwise.

3.0 DOKU Wallet

3.1 Integration Steps

DOKU Wallet payment integration comprises 3 easy steps:

1. Create payment form
2. Receive payment notification from DOKU
3. Notify DOKU server that Payment Notification has been received

To get started, follow these steps one by one by pasting the template scripts onto your website:

1. Initialize the payment form by creating WORDS as shown by the example below:

```
WORDS = sha1 (AMOUNT + MALLID + Shared Key + TRANSIDMERCHANT)
```

Next, create the payment form that will be used to send the required parameters to DOKU. Please note that **HTTP POST** Method has to be used for this step. HTTPS GET and HTTP GET will not be processed by DOKU in the Production stage. Your form should look like the example below:

```
<form action="http://staging.doku.com/Suite/Receive" method="post" id="form1" name="form1">
  <input name="MALLID" type="hidden" value="2045" >
  <input name="BASKET" type="hidden" value="testing item,10000.00,1,10000.00" >
  <input name="CHAINMERCHANT" type="hidden" value="NA" >
  <input name="AMOUNT" type="hidden" value="10000.00" >
  <input name="PURCHASEAMOUNT" type="hidden" value="10000.00" >
  <input name="TRANSIDMERCHANT" type="hidden" value="testing12345" >
  <input name="WORDS" type="hidden" value="3b4aed26a0b76bf86730aa7ab8a1d2889b58c88a" >
  <input name="CURRENCY" type="hidden" value="360" >
  <input name="PURCHASECURRENCY" type="hidden" value="360" >
  <input name="COUNTRY" type="hidden" value="ID" >
  <input name="SESSIONID" type="hidden" value="234asdf234" >
  <input name="REQUESTDATETIME" type="hidden" value="20151212000000" >
  <input name="NAME" type="hidden" value="Customer Name" >
  <input name="EMAIL" type="hidden" value="customer@domain.com">
  <input name="PAYMENTCHANNEL" type="hidden" value="04" >
</form>
```

Remember to use '04' for the PAYMENTCHANNEL parameter, which refers to DOKU Wallet.


See [Appendix 6.3](#) for a complete list of the parameters.

The form above will be used to call the DOKU payment page, on which the customer will enter his or her DOKU Wallet details.

Order Details

Order Total : **IDR 75.000**



Invoice Number : **sndbox_XE18IA6oy8**

Payment Method 

DOKUWALLET ID


DOKU ID

PASSWORD

 **PROCESS PAYMENT**  **CANCEL**



DOKU Wallet

Pastikan akun Anda aktif sebelum melakukan pembayaran dengan DOKU Wallet. Batas maksimum nilai transaksi dengan DOKU Wallet adalah Rp 5.000.000,- per transaksi atau Rp 20.000.000,- per bulan



Klik Untuk Register Akun DOKU Wallet



Customers then choose their preferred source of funds and enter its corresponding security code (eg. PIN for DOKU Wallet cash balance and CVV for credit card) as shown below. Whichever way the customer chooses to pay, it will be recorded as a DOKU Wallet transaction.

Channel  **Cash Wallet**  **Credit Card**



CASH WALLET DETAIL

LAST BALANCE

PIN

 **PROCESS PAYMENT**  **CANCEL**



OR

Channel  **Cash Wallet**  **Credit Card**

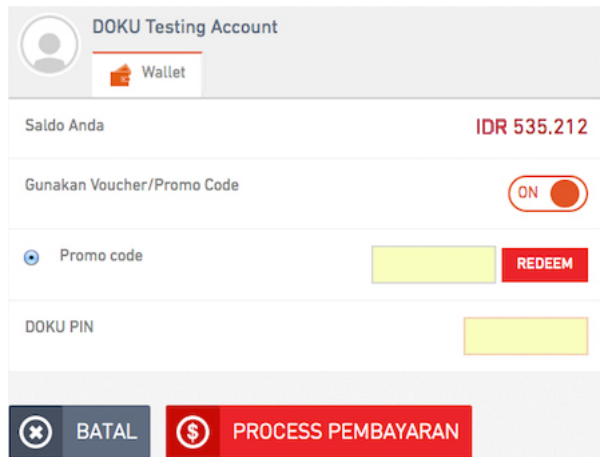
CREDIT CARD DETAIL

CREDIT CARD

CVV2

 **PROCESS PAYMENT**  **CANCEL**

Aside from entering their source of fund credentials, customers are also provided a form to enter promo codes as shown below. To set a promo code for DOKU Wallet payments, please contact our support team.



The payment information will then be submitted by DOKU to DOKU Wallet's server, which will provide a success or fail response.

2. Upon receiving a success response from it's server, DOKU will directly notify the merchant's website. To ensure this step is executed, please create a Notify URL that should look like the script below. This will be the page that will be called in during the notification process.

```
http://www.yourwebsite.com/directory/DOKU_notify.php
```

or

```
https://www.yourwebsite.com/directory/DOKU_notify.php
```

The notification sent from DOKU will look something like this:

```
PAYMENTDATETIME=20160422005948
PURCHASECURRENCY=360
LIABILITY=NA
PAYMENTCHANNEL=04
AMOUNT=100000.00
PAYMENTCODE=
MCN=5*****7646
WORDS=58364f9ed191cfdda50503c56f08c7675280d11a
RESULTMSG=FAILED
VERIFYID=
TRANSIDMERCHANT=testing12345
BANK=BNI
STATUSTYPE=P
APPROVALCODE=
EDUSTATUS=NA
THREEDSECURESTATUS=TRUE
VERIFYSCORE=-1
CURRENCY=360
RESPONSECODE=0005
CHNAME=DAYU+NIKEN+WAHYUNINGSIH
BRAND=MASTERCARD
VERIFYSTATUS=APPROVE
SESSIONID=234asdf234
```

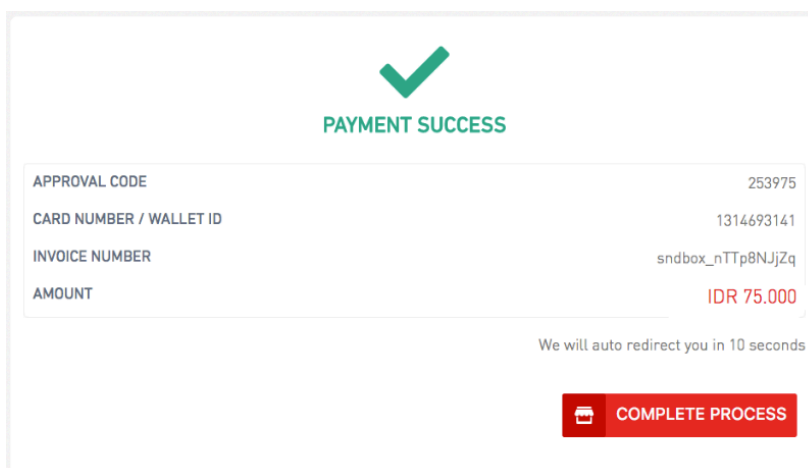
3. Notify the DOKU server that you have received the payment notification, using the following example script:

```
<?php
$PAYMENTDATETIME = $_POST['PAYMENTDATETIME'];
$PURCHASECURRENCY = $_POST['PURCHASECURRENCY'];
$PAYMENTCHANNEL = $_POST['PAYMENTCHANNEL'];
$AMOUNT = $_POST['AMOUNT'];
$PAYMENTCODE = $_POST['PAYMENTCODE'];
$MCN = $_POST['MCN'];
$WORDS = $_POST['WORDS'];
$RESULTMSG = $_POST['RESULTMSG'];
$VERIFYID = $_POST['VERIFYID'];
$TRANSIDMERCHANT = $_POST['TRANSIDMERCHANT'];
$BANK = $_POST['BANK'];
$STATUSTYPE = $_POST['STATUSTYPE'];
$APPROVALCODE = $_POST['APPROVALCODE'];
$EDUSTATUS = $_POST['EDUSTATUS'];
$THREEDSECURESTATUS = $_POST['THREEDSECURESTATUS'];
$VERIFYSCORE = $_POST['VERIFYSCORE'];
$CURRENCY = $_POST['CURRENCY'];
$RESPONSECODE = $_POST['RESPONSECODE'];
$CHNAME = $_POST['CHNAME'];
$BRAND = $_POST['BRAND'];
$VERIFYSTATUS = $_POST['VERIFYSTATUS'];
$SESSIONID = $_POST['SESSIONID'];
$LIABILITY = $_POST['LIABILITY'];
$WORDS_GENERATED = <function to generate words>

if ( $WORDS == $WORDS_GENERATED )
{
    echo "CONTINUE";

    if ($RESULTMSG == 'SUCCESS')
    {
        //Flag the transaction to success.
    }
    else
    {
        //Flag the transaction to failed
    }
}
else
{
    echo "WORDS NOT MATCH";
}
?>
```

During this process, DOKU sends a query to the merchant's server to check whether the payment is accurate with the transaction information in the merchant's database. If the process is successful, the customer will be notified and provided a button to continue and redirect to the merchant's page. Below is a screenshot of how it would look like on the customer's web browser.



After the customer has been informed about his or her transaction and clicked the 'Complete Process' button, they will be automatically redirected back to the merchant's webpage. To allow this process, please prepare a URL which should look as follows:

```
http://www.yourwebsite.com/directory/DOKU_redirect.php
```

OR

```
https://www.yourwebsite.com/directory/DOKU_redirect.php
```

This redirect page will be the end of the payment journey for the customer. Merchants should design this page accordingly; best practices include a thank you note and redirect the customer to conduct more purchases.

4.0 Virtual Account

DOKU Virtual Account aggregates the funds using 3 different entities – Bank Permata, Bank Sinarmas and Alfa Group. When the customer clicks 'Process Payment', DOKU will generate a one-time use payment code which is valid at any Prima, ALTO or Bersama ATM as well as all of Alfa Group's convenience stores. For each of the different acquiring entities, the first 5 digit codes will define where the payment should be made.

There are two ways in which merchants could set up Virtual Account as a payment method, **Direct Enquiry** and **Redirect**. With Direct Enquiry, merchants issue the payment code themselves and have the option to change the payment amount, expiry time, and corresponding item of a payment code on a per transaction basis. This can be useful in cases such as the concert ticketing industry where tickets are sold in a limited amount of time and demand is high. On the other hand, merchants using Redirect will not be able to change the details of a payment code once it has been issued. Integration steps for both Direct Enquiry and Redirect will be explained separately.

4.1 Direct Enquiry

Follow these simple steps for Virtual Account Direct Enquiry integration:

1. Initialize payment form
2. Generate and display Payment Code in your browser
3. Receive payment inquiry
4. Receive payment notification
5. Notify DOKU server that Payment Notification has been received

To get started, follow these steps one by one by pasting the template scripts onto your website:

1. Initialize the payment form by creating WORDS as shown by the example below:

```
WORDS = sha1 (AMOUNT + MALLID + Shared Key + TRANSIDMERCHANT)
```

2. Generate and display the payment code on your payment page. The code is a 16-digit number that consists of the merchant's 3-digit MALLID, 5-digit BIN number (including convenience store payment code), and 8-digit merchant-generated random number. Please check Appendix 6.2 for the complete list of virtual account payment codes. Merchants may set the expiry period for the payment codes in minutes as long or as short as they require. In addition, merchants may also want to send reminder emails (see Appendix 6.5 for an example email) to customers, containing the transaction details, payment code, and complete instructions on how to complete the transaction.

There is no difference in terms integration steps between setting up a direct enquiry bank transfer and convenience store payment. Merchants may display this number whichever way they like and may vary between one business process to another.

3. Once the customer has made a payment, DOKU will send a payment inquiry to the merchant's server to confirm that the payment made to the virtual account is valid. In order to do this, please create an Inquiry URL link on your website as shown in the example below:

```
http://www.yourwebsite.com/directory/DOKU_inquiry.php
```

or

```
https://www.yourwebsite.com/directory/DOKU_inquiry.php
```

It is expected for the merchant to give a response in XML format in order to validate the transaction. Please see the sample script below as an example:

```
<?xml version="1.0"?>
  <INQUIRY_RESPONSE>
    <PAYMENTCODE>8545042019049292</PAYMENTCODE>
    <AMOUNT>10000.00</AMOUNT>
    <PURCHASEAMOUNT>10000.00</PURCHASEAMOUNT>
    <TRANSIDMERCHANT>00000006299108</TRANSIDMERCHANT>
    <WORDS>df94a98856627594deb053b0e45ec7bf4a1826be</WORDS>
    <REQUESTDATETIME>20160226165114</REQUESTDATETIME>
    <CURRENCY>360</CURRENCY>
    <PURCHASECURRENCY>360</PURCHASECURRENCY>
    <SESSIONID>8d3e994a0933a6bfa317e4f843e5f7b5dbd01070</SESSIONID>
    <NAME>Customer Name</NAME>
    <EMAIL>customer@domain.com</EMAIL>
    <BASKET>1000987890,10000,1,10000;</BASKET>
    <ADDITIONALDATA></ADDITIONALDATA>
  </INQUIRY_RESPONSE>
```

- Once the customer has made a payment, DOKU will send a payment notification containing the payment parameters to your server. To ensure this step is executed, please create a Notify URL that should look like the script below. This will be the page that will be called in during the notification process.

```
http://www.yourwebsite.com/directory/DOKU_notify.php
```

OR

```
https://www.yourwebsite.com/directory/DOKU_notify.php
```

The notification sent from DOKU will look something like this:

```
PAYMENTDATETIME=20160422005948
PURCHASECURRENCY=360
LIABILITY=NA
PAYMENTCHANNEL=05
AMOUNT=100000.00
PAYMENTCODE=8545042019049292
MCN=5*****7646
WORDS=58364f9ed191cfdda50503c56f08c7675280d11a
RESULTMSG=FAILED
VERIFYID=
TRANSIDMERCHANT=00000006299108
BANK=BNI
STATUSTYPE=P
APPROVALCODE=
EDUSTATUS=NA
THREEDSECURESTATUS=TRUE
VERIFYSCORE=-1
CURRENCY=360
RESPONSECODE=0005
CHNAME=DAYU+NIKEN+WAHYUNINGSIH
BRAND=MASTERCARD
VERIFYSTATUS=APPROVE
SESSIONID=8d3e994a0933a6bfa317e4f843e5f7b5dbd01070
```

5. Notify the DOKU server that you have received the payment notification, using the following example script:

```
<?php
$PAYMENTDATETIME = $_POST['PAYMENTDATETIME'];
$PURCHASECURRENCY = $_POST['PURCHASECURRENCY'];
$PAYMENTCHANNEL = $_POST['PAYMENTCHANNEL'];
$AMOUNT = $_POST['AMOUNT'];
$PAYMENTCODE = $_POST['PAYMENTCODE'];
$MCN = $_POST['MCN'];
$WORDS = $_POST['WORDS'];
$RESULTMSG = $_POST['RESULTMSG'];
$VERIFYID = $_POST['VERIFYID'];
$TRANSIDMERCHANT = $_POST['TRANSIDMERCHANT'];
$BANK = $_POST['BANK'];
$STATUSTYPE = $_POST['STATUSTYPE'];
$APPROVALCODE = $_POST['APPROVALCODE'];
$EDUSTATUS = $_POST['EDUSTATUS'];
$THREEDSECURESTATUS = $_POST['THREEDSECURESTATUS'];
$VERIFYSCORE = $_POST['VERIFYSCORE'];
$CURRENCY = $_POST['CURRENCY'];
$RESPONSECODE = $_POST['RESPONSECODE'];
$CHNAME = $_POST['CHNAME'];
$BRAND = $_POST['BRAND'];
$VERIFYSTATUS = $_POST['VERIFYSTATUS'];
$SESSIONID = $_POST['SESSIONID'];
$LIABILITY = $_POST['LIABILITY'];
$WORDS_GENERATED = <function to generate words>

if ( $WORDS == $WORDS_GENERATED )
{
    echo "CONTINUE";

    if ($RESULTMSG == 'SUCCESS')
    {
        //Flag the transaction to success.
    }
    else
    {
        //Flag the transaction to failed
    }
}
else
{
    echo "WORDS NOT MATCH";
}

?>
```


4.2 Redirect

4.2.1 Bank Transfer

Follow these simple steps for ATM Transfer integration:

1. Generate Payment Code
2. Receive Payment Notification
3. Notify DOKU server that Payment Notification has been received

To get started, follow these steps one by one by pasting the template scripts onto your website:

1. Initialize the payment form by creating WORDS as shown by the example below:

```
WORDS = sha1 (AMOUNT + MALLID + Shared Key + TRANSIDMERCHANT )
```

Next, create the payment form that will be used to send the required parameters to DOKU. Please note that **HTTP POST** Method has to be used for this step. HTTPS GET and HTTP GET will not be processed by DOKU in the Production stage. Your form should look like the example below:

```
<form action="http://staging.doku.com/Suite/Receive" method="post" id="form1" name="form1">
  <input name="MALLID" type="hidden" value="2045" >
  <input name="BASKET" type="hidden" value="testing item,10000.00,1,10000.00" >
  <input name="CHAINMERCHANT" type="hidden" value="NA" >
  <input name="AMOUNT" type="hidden" value="10000.00" >
  <input name="PURCHASEAMOUNT" type="hidden" value="10000.00" >
  <input name="TRANSIDMERCHANT" type="hidden" value="testing12345" >
  <input name="WORDS" type="hidden" value="3b4aed26a0b76bf86730aa7ab8a1d2889b58c88a" >
  <input name="CURRENCY" type="hidden" value="360" >
  <input name="PURCHASECURRENCY" type="hidden" value="360" >
  <input name="COUNTRY" type="hidden" value="ID" >
  <input name="SESSIONID" type="hidden" value="234asdf234" >
  <input name="REQUESTDATETIME" type="hidden" value="20151212000000" >
  <input name="NAME" type="hidden" value="Customer Name" >
  <input name="EMAIL" type="hidden" value="customer@domain.com">
  <input name="PAYMENTCHANNEL" type="hidden" value="05" >
</form>
```

The PAYMENTCHANNEL value '05' refers to the ATM Permata Virtual Account. For the complete list of other Virtual Account payment codes please see Appendix 6.2.

Also see Appendix 6.3 for a complete list the parameters.

The form above will be used to call the DOKU payment page, on which the customer can click a button to get a unique payment code that is valid for 6 hours. Merchants may set the expiry period for the payment codes in minutes as long or as short as they require by contacting our support team. However please note that for Redirect, the expiry time is set per merchant account as opposed to per transaction as in the Direct Enquiry method. Customers then can go to the nearest ATM Bersama, Prima or Alto to complete the payment or to complete the transaction through an internet or mobile banking facility that is connected to ATM Bersama, Prima or Alto.

KODE PEMBAYARAN :
8965000900000444

| | |
|----------------|-------------------|
| INVOICE NUMBER | sndbox_j2wQZxFQ85 |
| AMOUNT | IDR 75.000 |

Cara Melakukan Pembayaran Via ATM / Internet Banking



- Masukkan PIN
- Pilih "TRANSAKSI LAINNYA"
- Pilih "TRANSFER"
- Pilih "KE REK BANK LAIN"
- Masukkan Kode Bank Permata (013) kemudian tekan "Benar"
- Masukkan Jumlah pembayaran sesuai dengan yang ditagihkan (Jumlah yang ditransfer harus sama persis tidak boleh lebih dan kurang).
Jumlah nominal yang tidak sesuai dengan tagihan akan menyebabkan transaksi gagal.
- Masukkan Nomor Rekening tujuan dengan menggunakan Nomor Kode Pembayaran. Contoh : 8965011111111111 lalu tekan "Benar"
- Muncul Layar Konfirmasi Transfer yang berisi nomor rekening tujuan Bank Permata dan Nama beserta jumlah yang dibayar, jika sudah benar, Tekan "Benar".
- Selesai.

NOTE :

- Pembayaran hanya bisa dilakukan di ATM atau Internet Banking yang terhubung ke jaringan ATM Bersama, Prima atau ALTO.
- Pelanggan dapat melakukan transfer melalui ATM ke bank-bank yang telah di tentukan dengan batas maksimal waktu transfer yang sudah ditetapkan.
- Daftar Bank untuk Pembayaran Melalui ATM : BCA, MANDIRI, BNI, BII, BRI, DANAMON, PERMATA, MEGA, BUKOPIN, CIMB Niaga, PANIN, dan lain lain.

 **COMPLETE PROCESS**

After the customer has been informed about his or her payment code and clicked the 'Complete Process' button, they will be automatically redirected back to the merchant's webpage. To allow this process, please prepare a URL which should look as follow:

`http://www.yourwebsite.com/directory/DOKU_redirect.php`

OR

`https://www.yourwebsite.com/directory/DOKU_redirect.php`

Merchants should design this page accordingly; best practices include a reminder about the unsettled payment and redirect the customer to conduct more purchases.

In addition, DOKU also offers an option to send reminder emails (see Appendix 6.5 for an example email) to customers, which contain the transaction details, payment code, and complete instructions on how to complete the transaction. Please contact our support team for more details.

2. Once the customer has made a payment, DOKU will send a payment notification containing the payment parameters to your server. To ensure this step is executed, please create a Notify URL that

should look like the script below. This will be the page that will be called in during the notification process.

```
http://www.yourwebsite.com/directory/DOKU_notify.php
```

OR

```
https://www.yourwebsite.com/directory/DOKU_notify.php
```

The notification sent from DOKU will look something like this:

```
PAYMENTDATETIME=20160422005948
PURCHASECURRENCY=360
LIABILITY=NA
PAYMENTCHANNEL=05
AMOUNT=100000.00
PAYMENTCODE=8545042019049292
MCN=5*****7646
WORDS=58364f9ed191cfdda50503c56f08c7675280d11a
RESULTMSG=FAILED
VERIFYID=
TRANSIDMERCHANT=testing12345
BANK=BNI
STATUSTYPE=P
APPROVALCODE=
EDUSTATUS=NA
THREEDSECURESTATUS=TRUE
VERIFYSCORE=-1
CURRENCY=360
RESPONSECODE=0005
CHNAME=DAYU+NIKEN+WAHYUNINGSIH
BRAND=MASTERCARD
VERIFYSTATUS=APPROVE
SESSIONID=234asdf234
```

3. Notify the DOKU server that you have received the payment notification, using the following example script:

```
<?php
$PAYMENTDATETIME = $_POST['PAYMENTDATETIME'];
$PURCHASECURRENCY = $_POST['PURCHASECURRENCY'];
$PAYMENTCHANNEL = $_POST['PAYMENTCHANNEL'];
$AMOUNT = $_POST['AMOUNT'];
$PAYMENTCODE = $_POST['PAYMENTCODE'];
$MCN = $_POST['MCN'];
$WORDS = $_POST['WORDS'];
$RESULTMSG = $_POST['RESULTMSG'];
$VERIFYID = $_POST['VERIFYID'];
$TRANSIDMERCHANT = $_POST['TRANSIDMERCHANT'];
$BANK = $_POST['BANK'];
$STATUSTYPE = $_POST['STATUSTYPE'];
$APPROVALCODE = $_POST['APPROVALCODE'];
$EDUSTATUS = $_POST['EDUSTATUS'];
$THREEDSECURESTATUS = $_POST['THREEDSECURESTATUS'];
$VERIFYSCORE = $_POST['VERIFYSCORE'];
$CURRENCY = $_POST['CURRENCY'];
$RESPONSECODE = $_POST['RESPONSECODE'];
$CHNAME = $_POST['CHNAME'];
$BRAND = $_POST['BRAND'];
$VERIFYSTATUS = $_POST['VERIFYSTATUS'];
$SESSIONID = $_POST['SESSIONID'];
$LIABILITY = $_POST['LIABILITY'];
$WORDS_GENERATED = <function to generate words>

if ( $WORDS == $WORDS_GENERATED )
{
    echo "CONTINUE";

    if ($RESULTMSG == 'SUCCESS')
    {
        //Flag the transaction to success.
    }
    else
    {
        //Flag the transaction to failed
    }
}
else
{
    echo "WORDS NOT MATCH";
}

?>
```

4.2.2 Convenience Store

Convenience Store payment integration comprises 3 easy steps:

1. Generate Payment Code
2. Receive Payment Notification
3. Notify DOKU server that Payment Notification has been received

To get started, follow these steps one by one by pasting the template scripts onto your website:

1. Initialize the payment form by creating WORDS as shown by the example below:

```
WORDS = sha1 (AMOUNT + MALLID + Shared Key + TRANSIDMERCHANT)
```

Next, create the payment form that will be used to send the required parameters to DOKU. Please note that **HTTP POST** Method has to be used for this step. HTTPS GET and HTTP GET will not be processed by DOKU in the Production stage. Your form should look like the example below:

```
<form action="http://staging.doku.com/Suite/Receive" method="post" id="form1" name="form1">
  <input name="MALLID" type="hidden" value="2045" >
  <input name="BASKET" type="hidden" value="testing item,10000.00,1,10000.00" >
  <input name="CHAINMERCHANT" type="hidden" value="NA" >
  <input name="AMOUNT" type="hidden" value="10000.00" >
  <input name="PURCHASEAMOUNT" type="hidden" value="10000.00" >
  <input name="TRANSIDMERCHANT" type="hidden" value="testing12345" >
  <input name="WORDS" type="hidden" value="3b4aed26a0b76bf86730aa7ab8a1d2889b58c88a" >
  <input name="CURRENCY" type="hidden" value="360" >
  <input name="PURCHASECURRENCY" type="hidden" value="360" >
  <input name="COUNTRY" type="hidden" value="ID" >
  <input name="SESSIONID" type="hidden" value="234asdf234" >
  <input name="REQUESTDATETIME" type="hidden" value="20151212000000" >
  <input name="NAME" type="hidden" value="Customer Name" >
  <input name="EMAIL" type="hidden" value="customer@domain.com">
  <input name="PAYMENTCHANNEL" type="hidden" value="14" >
</form>
```

Remember to use '14' for the PAYMENTCHANNEL parameter, which refers to Convenience Store.

See [Appendix 6.3](#) for a complete list of the parameters.

The form above will be used to call the DOKU payment page, on which the customer can click a button to get a unique payment code that is valid for 6 hours. Merchants may set the expiry period for the payment codes in minutes as long or as short as they require by contacting our support team. However please note that for Redirect, the expiry time is set per merchants as opposed to per transaction as in the Direct Enquiry method. Customers then can go to the nearest Alfa-mart, Alfamidi, Alfa-express, Lawson, or Dan+Dan store

KODE PEMBAYARAN :
8888800900000445

| | |
|----------------|-------------------|
| INVOICE NUMBER | sndbox_6sgDDXPUpT |
| AMOUNT | IDR 75.000 |

Cara Pembayaran melalui Alfa Group (Alfamart / Alfamidi / Dan+Dan / AlfaExpress / Lawson)

Langkah 1
Catat Kode Pembayaran di atas dan datang ke gerai Alfa Group terdekat


Langkah 2
Datangi kasir dan katakan "Ingin membayar DOKU Merchant"

Langkah 3
Kasir akan menanyakan kode pembayaran, berikan Kode Pembayaran yang tertulis di atas.

Langkah 4
Kasir akan menginformasikan Nama Merchant dan nominal yang harus dibayarkan.

Langkah 5
Lakukan pembayaran ke kasir sejumlah nominal yang disebutkan. Pembayaran dapat menggunakan uang tunai atau non tunai. Non tunai antara lain Kartu Debit BCA, Kartu Debit BNI, BCA Flazz, BNI Prepaid, dan Mandiri e-money.

Langkah 6
Terima struk sebagai bukti pembayaran sudah sukses dilakukan. Notifikasi pembayaran juga akan langsung diterima oleh Merchant Anda.



After the customer has been informed about his or her payment code and click the 'Complete Process' button, they will be automatically redirected back to the merchant's webpage. To allow this process, please prepare a URL which should look as follows:

http://www.yourwebsite.com/directory/DOKU_redirect.php

OR

https://www.yourwebsite.com/directory/DOKU_redirect.php

Merchants should design this page accordingly; best practices include a reminder about the unsettled payment and redirect the customer to conduct more purchases.

In addition, DOKU also offers an option to send reminder emails (see Appendix 6.5 for an example email) to customers that contain the transaction details, payment code, and a complete instruction on how to complete the transaction. Please contact our support team for more details.

2. Once the customer has made a payment, DOKU will send a payment notification containing the payment parameters to your server. To ensure this step is executed, please create a Notify URL that should look like the script below. This will be the page that will be called in during the notification process.

```
http://www.yourwebsite.com/directory/DOKU_notify.php
```

OR

```
https://www.yourwebsite.com/directory/DOKU_notify.php
```

The notification sent from DOKU will look something like this:

```
PAYMENTDATETIME=20160422005948
PURCHASECURRENCY=360
LIABILITY=NA
PAYMENTCHANNEL=05
AMOUNT=100000.00
PAYMENTCODE=8545042019049292
MCN=5*****7646
WORDS=58364f9ed191cfdda50503c56f08c7675280d11a
RESULTMSG=FAILED
VERIFYID=
TRANSIDMERCHANT=testing12345
BANK=BNI
STATUSTYPE=P
APPROVALCODE=
EDUSTATUS=NA
THREEDSECURESTATUS=TRUE
VERIFYSCORE=-1
CURRENCY=360
RESPONSECODE=0005
CHNAME=DAYU+NIKEN+WAHYUNINGSIH
BRAND=MASTERCARD
VERIFYSTATUS=APPROVE
SESSIONID=234asdf234
```

3. Notify the DOKU server that you have received the payment notification, using the following example script:

```
<?php
$PAYMENTDATETIME = $_POST['PAYMENTDATETIME'];
$PURCHASECURRENCY = $_POST['PURCHASECURRENCY'];
$PAYMENTCHANNEL = $_POST['PAYMENTCHANNEL'];
$AMOUNT = $_POST['AMOUNT'];
$PAYMENTCODE = $_POST['PAYMENTCODE'];
$MCN = $_POST['MCN'];
$WORDS = $_POST['WORDS'];
$RESULTMSG = $_POST['RESULTMSG'];
$VERIFYID = $_POST['VERIFYID'];
$TRANSIDMERCHANT = $_POST['TRANSIDMERCHANT'];
$BANK = $_POST['BANK'];
$STATUSTYPE = $_POST['STATUSTYPE'];
$APPROVALCODE = $_POST['APPROVALCODE'];
$EDUSTATUS = $_POST['EDUSTATUS'];
$THREEDSECURESTATUS = $_POST['THREEDSECURESTATUS'];
$VERIFYSCORE = $_POST['VERIFYSCORE'];
$CURRENCY = $_POST['CURRENCY'];
$RESPONSECODE = $_POST['RESPONSECODE'];
$CHNAME = $_POST['CHNAME'];
$BRAND = $_POST['BRAND'];
$VERIFYSTATUS = $_POST['VERIFYSTATUS'];
$SESSIONID = $_POST['SESSIONID'];
$LIABILITY = $_POST['LIABILITY'];
$WORDS_GENERATED = <function to generate words>

if ( $WORDS == $WORDS_GENERATED )
{
    echo "CONTINUE";

    if ($RESULTMSG == 'SUCCESS')
    {
        //Flag the transaction to success.
    }
    else
    {
        //Flag the transaction to failed
    }
}
else
{
    echo "STOP - WORDS NOT MATCH";
}
?>
```


5.0 Internet Banking

Each bank has its own flow and authentication process for Internet Banking payments. The majority of Internet Banking is hosted on the respective banks' own webpages where the customer enters his/her credentials and completes the authentication. Only Mandiri ClickPay allows customers to fill in the payment details on DOKU's page.

5.1 Mandiri ClickPay

Mandiri Clickpay payment integration comprises 3 easy steps:

1. Create payment request
2. Receive Payment Notification
3. Notify DOKU server that Payment Notification has been received

To get started, follow these steps one by one by pasting the template scripts onto your website:

1. Initialize the payment form by creating WORDS as shown by the example below:

```
WORDS = sha1 (AMOUNT + MALLID + Shared Key + TRANSIDMERCHANT)
```

Next, create the payment form that will be used to send the required parameters to DOKU. Please note that **HTTP POST** Method has to be used for this step. HTTPS GET and HTTP GET will not be processed by DOKU in the Production stage. Your form should look like the example below:

```
<form action="http://staging.doku.com/Suite/Receive" method="post" id="form1" name="form1">
  <input name="MALLID" type="hidden" value="2045" >
  <input name="BASKET" type="hidden" value="testing item,10000.00,1,10000.00" >
  <input name="CHAINMERCHANT" type="hidden" value="NA" >
  <input name="AMOUNT" type="hidden" value="10000.00" >
  <input name="PURCHASEAMOUNT" type="hidden" value="10000.00" >
  <input name="TRANSIDMERCHANT" type="hidden" value="testing12345" >
  <input name="WORDS" type="hidden" value="3b4aed26a0b76bf86730aa7ab8a1d2889b58c88a" >
  <input name="CURRENCY" type="hidden" value="360" >
  <input name="PURCHASECURRENCY" type="hidden" value="360" >
  <input name="COUNTRY" type="hidden" value="ID" >
  <input name="SESSIONID" type="hidden" value="234asdf234" >
  <input name="REQUESTDATETIME" type="hidden" value="20151212000000" >
  <input name="NAME" type="hidden" value="Customer Name" >
  <input name="EMAIL" type="hidden" value="customer@domain.com">
  <input name="PAYMENTCHANNEL" type="hidden" value="02" >
</form>
```

Remember to use '02' for the PAYMENTCHANNEL parameter, which refers to Mandiri Clickpay.


See [Appendix 6.3](#) for a complete list of the parameters.

The form above will be used to call the DOKU payment page that displays Mandiri Clickpay form for the customers to fill in.



Order Details

Order Total : **IDR 75.000**

Invoice Number : sndbox_O1NlptbKcN

Payment Method  **Mandiri Clickpay**

Masukkan Detail Mandiri Clickpay



Nomor Kartu

Pastikan Internet banking Anda aktif sebelum membayar dengan Mandiri Clickpay. Anda dapat bertransaksi menggunakan Mandiri Clickpay dengan nilai transaksi maksimum sebesar saldo yang ada di rekening Mandiri Anda.

Token



Gunakan token PIN Mandiri untuk bertransaksi.
Gunakan metode APPLI 3 untuk nilai yang akan dimasukkan pada token Anda :

CHALLENGE CODE 1

CHALLENGE CODE 2

CHALLENGE CODE 3

RESPON TOKEN

 **PROCESS PAYMENT**  **CANCEL**

After the customer has completed the form and clicked the 'Process Payment' button, DOKU sends a query to Mandiri's server to authorize the payment, who will in turn provide a success or fail response.

2. Upon receiving a success response from Mandiri's server, DOKU will directly notify the merchant. To ensure this step is executed, please create a Notify URL that should look like the script below. This will be the page that will be called in during the notification process.

```
http://www.yourwebsite.com/directory/DOKU_notify.php
```

OR

```
https://www.yourwebsite.com/directory/DOKU_notify.php
```

The notification sent from DOKU will look something like this:

```
PAYMENTDATETIME=20160422005948
PURCHASECURRENCY=360
LIABILITY=NA
PAYMENTCHANNEL=04
AMOUNT=100000.00
PAYMENTCODE=
MCN=5*****7646
WORDS=58364f9ed191cfdda50503c56f08c7675280d11a
RESULTMSG=FAILED
VERIFYID=
TRANSIDMERCHANT=testing12345
BANK=BNI
STATUSTYPE=P
APPROVALCODE=
EDUSTATUS=NA
THREEDSECURESTATUS=TRUE
VERIFYSCORE=-1
CURRENCY=360
RESPONSECODE=0005
CHNAME=DAYU+NIKEN+WAHYUNINGSIH
BRAND=MASTERCARD
VERIFYSTATUS=APPROVE
SESSIONID=234asdf234
```

- Notify the DOKU server that you have received the payment notification, using the following example script:

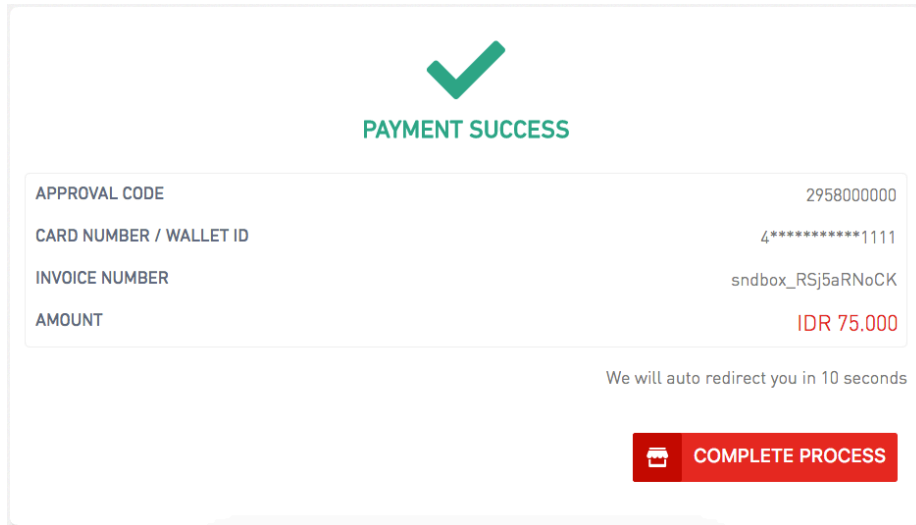
```
<?php
$PAYMENTDATETIME = $_POST['PAYMENTDATETIME'];
$PURCHASECURRENCY = $_POST['PURCHASECURRENCY'];
$PAYMENTCHANNEL = $_POST['PAYMENTCHANNEL'];
$AMOUNT = $_POST['AMOUNT'];
$PAYMENTCODE = $_POST['PAYMENTCODE'];
$MCN = $_POST['MCN'];
$WORDS = $_POST['WORDS'];
$RESULTMSG = $_POST['RESULTMSG'];
$VERIFYID = $_POST['VERIFYID'];
$TRANSIDMERCHANT = $_POST['TRANSIDMERCHANT'];
$BANK = $_POST['BANK'];
$STATUSTYPE = $_POST['STATUSTYPE'];
$APPROVALCODE = $_POST['APPROVALCODE'];
$EDUSTATUS = $_POST['EDUSTATUS'];
$THREEDSECURESTATUS = $_POST['THREEDSECURESTATUS'];
$VERIFYSCORE = $_POST['VERIFYSCORE'];
$CURRENCY = $_POST['CURRENCY'];
$RESPONSECODE = $_POST['RESPONSECODE'];
$CHNAME = $_POST['CHNAME'];
$BRAND = $_POST['BRAND'];
$VERIFYSTATUS = $_POST['VERIFYSTATUS'];
$SESSIONID = $_POST['SESSIONID'];
$LIABILITY = $_POST['LIABILITY'];
$WORDS_GENERATED = <function to generate words>

if ( $WORDS == $WORDS_GENERATED )
{
    echo "CONTINUE";

    if ($RESULTMSG == 'SUCCESS')
    {
        //Flag the transaction to success.
    }
    else
    {
        //Flag the transaction to failed
    }
}
else
{
    echo "WORDS NOT MATCH";
}

?>
```

If it is successful, the customer will be notified and provided a button to continue and redirect to the merchant's page. Below is a screenshot of how it would look like on the customer's web browser.



After the customer has been informed about his or her transaction and clicked the 'Complete Process' button, they will be automatically redirected back to the merchant's webpage. To allow this process, please prepare a URL which should look as follow:

```
http://www.yourwebsite.com/directory/DOKU_redirect.php
```

OR

```
https://www.yourwebsite.com/directory/DOKU_redirect.php
```

This redirect page will be the end of the payment journey for the customer. Merchants should design this page accordingly; best practices include a thank you note and redirect the customer to conduct more purchases.

5.2 PermataNet

Customers choosing to pay with PermataNet will be redirected to Bank Permata's website to conduct the full payment process. The integration comprises 3 easy steps:

1. Create payment request
2. Receive Payment Notification
3. Notify DOKU server that Payment Notification has been received

To get started, follow these steps one by one by pasting the template scripts onto your website:

1. Initialize the payment form by creating WORDS as shown by the example below:

```
WORDS = sha1 (AMOUNT + MALLID + Shared Key + TRANSIDMERCHANT)
```

Next, create the payment form that will be used to send the required parameters to DOKU. Please note that **HTTP POST** Method has to be used for this step. **HTTPS GET** and **HTTP GET** will not be processed by DOKU in the Production stage. Your form should look like the example below:

```
<form action="http://staging.doku.com/Suite/Receive" method="post" id="form1" name="form1">
  <input name="MALLID" type="hidden" value="2045" >
  <input name="BASKET" type="hidden" value="testing item,10000.00,1,10000.00" >
  <input name="CHAINMERCHANT" type="hidden" value="NA" >
  <input name="AMOUNT" type="hidden" value="1000.00" >
  <input name="PURCHASEAMOUNT" type="hidden" value="1000.00" >
  <input name="TRANSIDMERCHANT" type="hidden" value="testing12345" >
  <input name="WORDS" type="hidden" value="3b4aed26a0b76bf86730aa7ab8a1d2889b58c88a" >
  <input name="CURRENCY" type="hidden" value="360" >
  <input name="PURCHASECURRENCY" type="hidden" value="360" >
  <input name="COUNTRY" type="hidden" value="ID" >
  <input name="SESSIONID" type="hidden" value="234asdf234" >
  <input name="REQUESTDATETIME" type="hidden" value="20151212000000" >
  <input name="NAME" type="hidden" value="Customer Name" >
  <input name="EMAIL" type="hidden" value="customer@domain.com">
  <input name="PAYMENTCHANNEL" type="hidden" value="28" >
</form>
```

Remember to use '28' for the PAYMENTCHANNEL parameter, which refers to PermataNet.

See [Appendix 6.3](#) for a complete list of the parameters.

The form above is used to send the payment information to be paid at the PermataNet system, which will be initiated once the customer clicks the button shown on the screenshot below:

DOKU the better way to pay

PermataNet Merchant
PermataBank, WTC II Jalan Jend. Sudirman Kav. 29-31 Jakarta
2016-04-15 13:35:29, Jakarta

Order Details

Order Total : **IDR 1,000.00**

Invoice Number : 1460702117811

Payment Method

Klik tombol "CONTINUE TO PermataNet" untuk memproses pembayaran Anda.

Pastikan Internet Banking Anda aktif sebelum membayar dengan PermataNet. Lakukan aktivasi PermataNet sekarang juga melalui [link berikut](#) dan nikmati kemudahannya.

Upon clicking the CONTINUE TO PermataNet button, the customer will be redirected to Bank Permata's website. The customer then will need to login to the PermataNet's system using their PermataNet account and conduct the payment, which the invoice (shown below) will be prepared automatically through the form sent through the previous step.

| Detail Transaksi | |
|---------------------|-----------------------------------|
| Didebet dari: | 004121615792 - TABUNGANIB |
| Nama Merchant: | DOKU (8554) |
| No Transaksi: | 855400000016312 |
| Waktu Transaksi: | 15/04/2016 01:36:08 |
| Nama Pelanggan: | NATA |
| Total Belanja: | 1.000,00Rp |
| Biaya Transaksi: | ,00Rp |
| Total Pembayaran: | 1.000,00Rp |
| Tanggal Pembayaran: | 15/04/2016 01:36:08 |
| Keterangan: | Pembayaran di PermataNet Merchant |

After completing the transaction, PermataNet's server will authorize the payment and provide a success or fail response to DOKU.

- Upon receiving a success response from PermataNet's server, DOKU will directly notify the merchant. To ensure this step is executed, please create a Notify URL that should look like the script below. This will be the page that will be called in during the notification process.

`http://www.yourwebsite.com/directory/DOKU_notify.php`

OR

`https://www.yourwebsite.com/directory/DOKU_notify.php`

The notification sent from DOKU will look something like this:

```
PAYMENTDATETIME=20160422005948
PURCHASECURRENCY=360
LIABILITY=NA
PAYMENTCHANNEL=28
AMOUNT=1000.00
PAYMENTCODE=
MCN=5*****7646
WORDS=58364f9ed191cfdda50503c56f08c7675280d11a
RESULTMSG=FAILED
VERIFYID=
TRANSIDMERCHANT=testing12345
BANK=BNI
STATUSTYPE=P
APPROVALCODE=
EDUSTATUS=NA
THREEDSECURESTATUS=TRUE
VERIFYSCORE=-1
CURRENCY=360
RESPONSECODE=0005
CHNAME=DAYU+NIKEN+WAHYUNINGSIH
BRAND=MASTERCARD
VERIFYSTATUS=APPROVE
SESSIONID=234asdf234
```

3. Notify the DOKU server that you have received the payment notification, using the following example script:

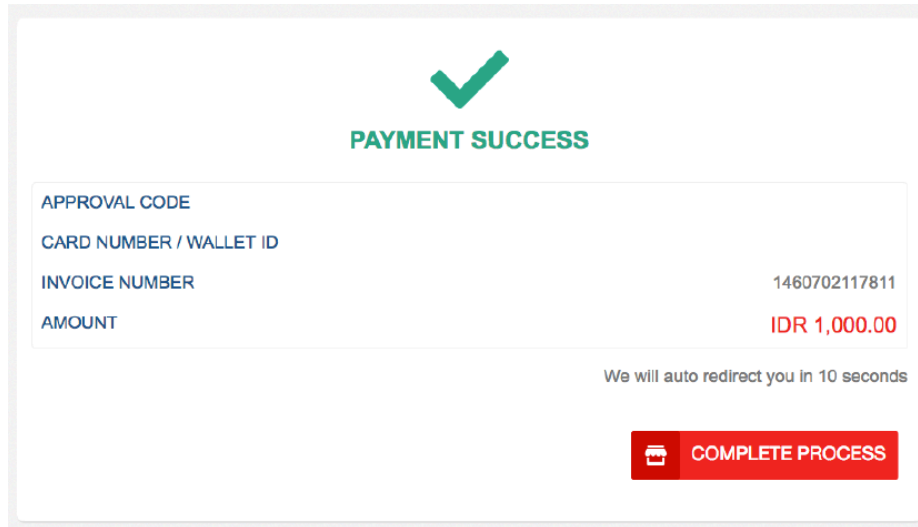
```
<?php
$PAYMENTDATETIME = $_POST['PAYMENTDATETIME'];
$PURCHASECURRENCY = $_POST['PURCHASECURRENCY'];
$PAYMENTCHANNEL = $_POST['PAYMENTCHANNEL'];
$AMOUNT = $_POST['AMOUNT'];
$PAYMENTCODE = $_POST['PAYMENTCODE'];
$MCN = $_POST['MCN'];
$WORDS = $_POST['WORDS'];
$RESULTMSG = $_POST['RESULTMSG'];
$VERIFYID = $_POST['VERIFYID'];
$TRANSIDMERCHANT = $_POST['TRANSIDMERCHANT'];
$BANK = $_POST['BANK'];
$STATUSTYPE = $_POST['STATUSTYPE'];
$APPROVALCODE = $_POST['APPROVALCODE'];
$EDUSTATUS = $_POST['EDUSTATUS'];
$THREEDSECURESTATUS = $_POST['THREEDSECURESTATUS'];
$VERIFYSCORE = $_POST['VERIFYSCORE'];
$CURRENCY = $_POST['CURRENCY'];
$RESPONSECODE = $_POST['RESPONSECODE'];
$CHNAME = $_POST['CHNAME'];
$BRAND = $_POST['BRAND'];
$VERIFYSTATUS = $_POST['VERIFYSTATUS'];
$SESSIONID = $_POST['SESSIONID'];
$LIABILITY = $_POST['LIABILITY'];
$WORDS_GENERATED = <function to generate words>

if ( $WORDS == $WORDS_GENERATED )
{
    echo "CONTINUE";

    if ($RESULTMSG == 'SUCCESS')
    {
        //Flag the transaction to success.
    }
    else
    {
        //Flag the transaction to failed
    }
}
else
{
    echo "WORDS NOT MATCH";
}

?>
```

If it is successful, the customer will be notified and provided a button to continue and redirect to the merchant's page. Below is a screenshot of how it would look like on the customer's web browser.



After the customer has been informed about his or her transaction and clicked the 'Complete Process' button, they will be automatically redirected back to the merchant's webpage. To allow this process, please prepare a URL which should look as follow:

```
http://www.yourwebsite.com/directory/DOKU_redirect.php
```

OR

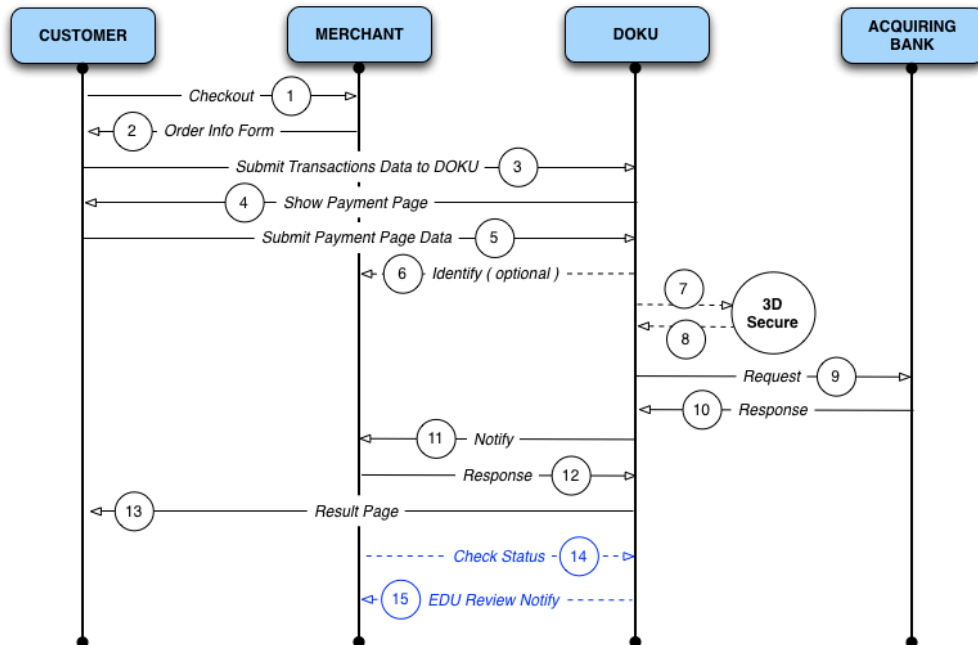
```
https://www.yourwebsite.com/directory/DOKU_redirect.php
```

This redirect page will be the end of the payment journey for the customer. Merchants should design this page accordingly; best practices include a thank you note and redirect the customer to conduct more purchases.

6.0 Appendix

6.1 Payment Flow

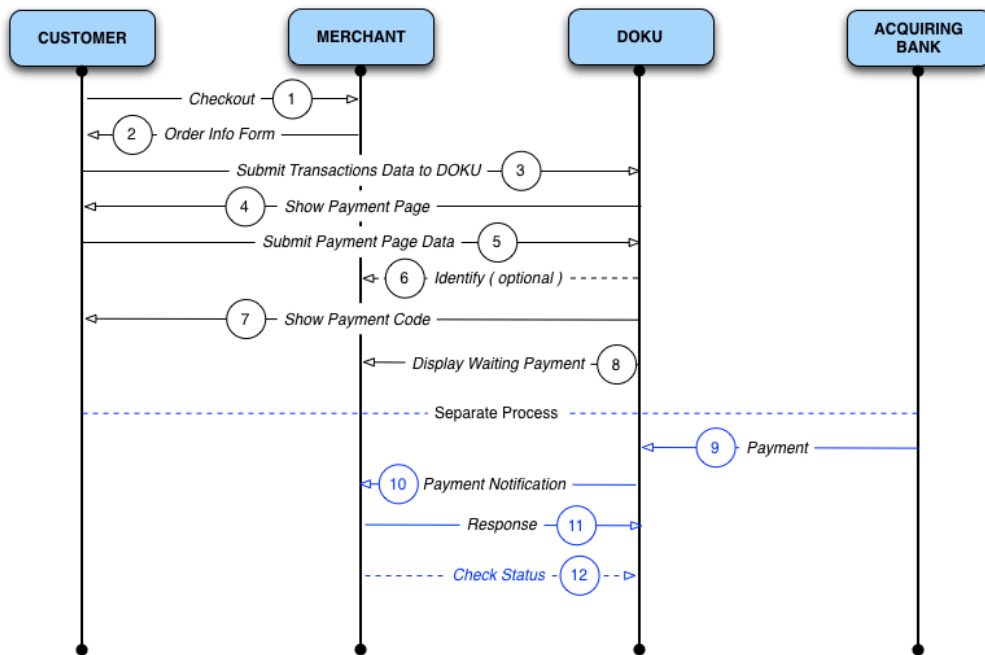
6.1.1 Credit Card and DOKU Wallet



Explanation:

1. Customer conducts the checkout process on merchant's webpage
2. Merchant sends the checkout form for the customer to fill in
3. Customer fills in the form and submits it to DOKU
4. DOKU displays payment page to the customer
5. Customer inputs the card and payment detail and submits the payment page to DOKU
6. Identify process to merchant (optional)
7. DOKU will redirect customer to 3D Secure page (except for the rare occasion where 3D Secure is disabled)
8. Customer submits the OTP on 3D Secure page and back to DOKU
9. DOKU submits transaction to acquiring bank
10. Bank gives response for the transaction process (success or failed)
11. DOKU notifies the transaction result to the merchant
12. Merchant gives response for transaction process (continue or stop) / (expect CONTINUE)
13. DOKU will redirect the customer back to merchant's webpage and display the result
14. If merchant does not receive notify status from DOKU, please run/do Check Status function
15. If merchant uses EDU, please wait for the second notify status before flagging the transaction to SUCCESS

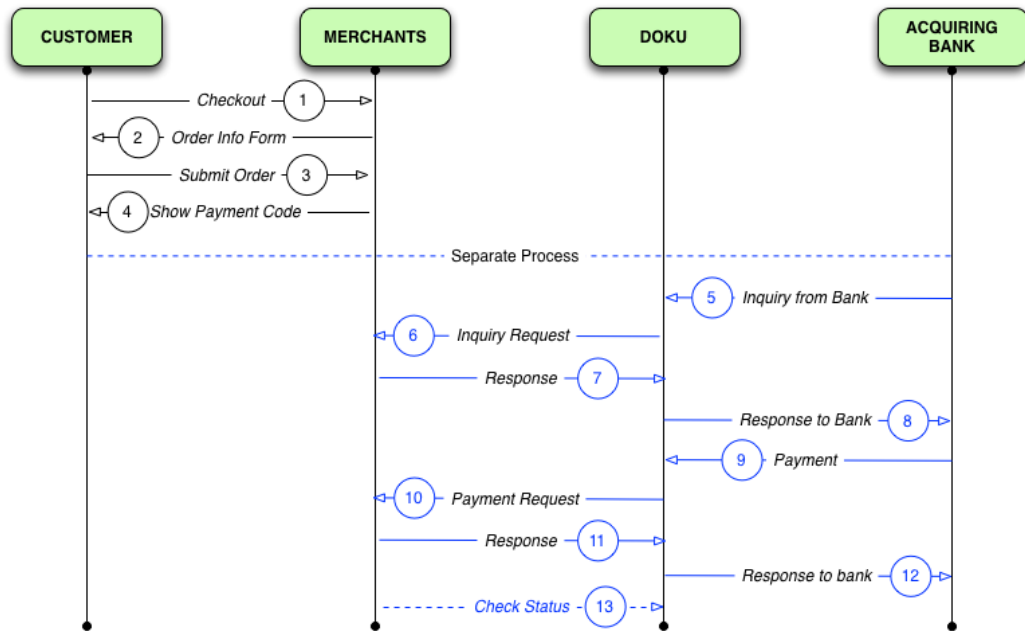
6.1.2 Virtual Account



Explanation:

1. Customer conducts the checkout process on merchant's webpage
2. Merchant sends the checkout form for the customer to fill in
3. Customer fills in the form and submits it to DOKU
4. DOKU displays payment page to the customer
5. Customer inputs the payment detail and submits the payment page to DOKU
6. Identify process to merchant (optional)
7. DOKU will show the payment code to customer
8. DOKU will redirect customer back to merchant web and displays "Wait for Payment"
9. DOKU receives payment notification from the bank
10. DOKU notifies the transaction result to merchant
11. Merchant gives response for transaction process

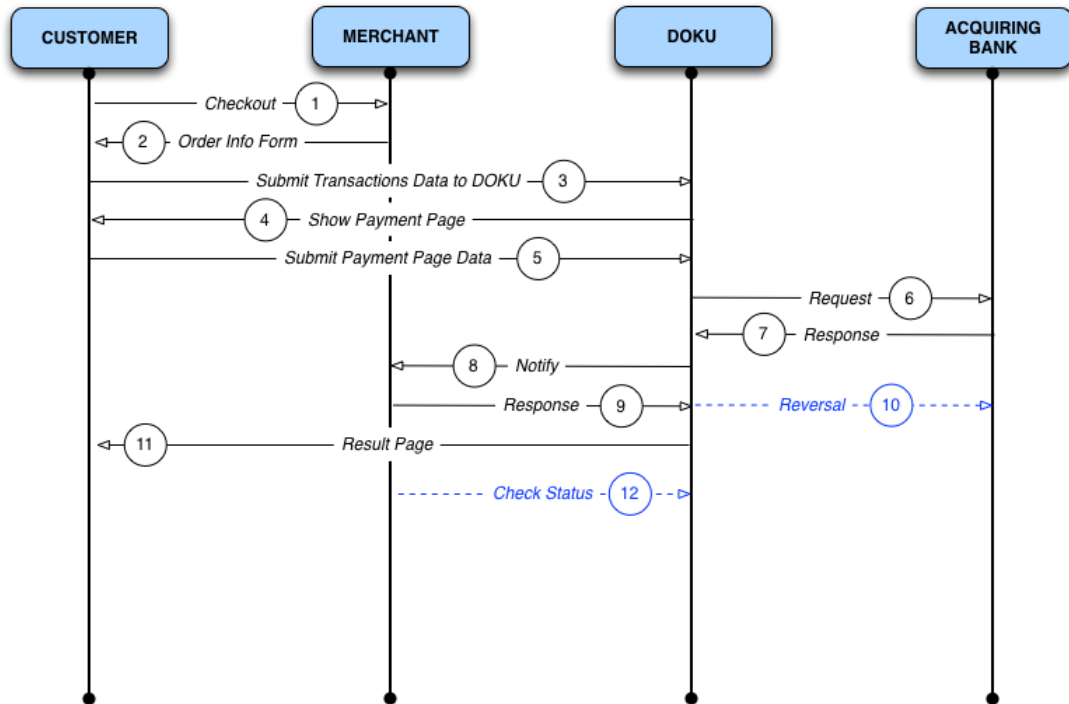
6.1.3 Virtual Account (Direct)



Explanation:

1. Customer conducts the checkout process on merchant's webpage
2. Merchant sends the checkout form for the customer to fill in
3. Customer chooses whether they wish to pay at either ATM or convenience store
4. Merchant's website will generate the payment code
5. DOKU receives inquiry request from bank
6. DOKU sends inquiry request to merchant
7. Merchant gives response in XML format
8. DOKU responds inquiry to bank
9. DOKU receives the payment request from bank
10. DOKU sends the payment request to merchant
11. Merchant gives response for transaction process (expect "CONTINUE")
12. DOKU gives payment response to bank

6.1.4 Internet Banking



Explanation:

1. Customer conducts the checkout process on merchant's webpage
2. Merchant sends the checkout form for the customer to fill in
3. Customer fills in the form and submits it to DOKU
4. DOKU displays payment page to the customer
5. Customer inputs the card and payment detail and submits the payment page to DOKU
6. DOKU submits transaction to acquiring bank
7. Bank gives response for the transaction process (success or failed)
8. DOKU notifies the transaction result to the merchant
9. Merchant gives response for transaction process (continue or stop) / (expect CONTINUE)
10. If the response is STOP, reversal process will take place
11. DOKU will redirect the customer back to merchant's webpage and display the result
12. If merchant does not receive notify status from DOKU, please run/do Check Status function

6.2 Payment Methods

| Payment Type | Description |
|-------------------|---|
| Credit Card | <ul style="list-style-type: none"> • Visa and Mastercard for Overseas Partner. JCB upon request • Direct API available • Features (acquirer dependant): 3D and non 3D Secure, recur, authorize capture, online refund, tokenization, installment, BIN filtering, point rewards |
| Internet Banking | <ul style="list-style-type: none"> • Available: Mandiri Clickpay, BCA Klikpay, BRI e-Pay, Danamon, Muamalat, Permata • Each bank has different authentication process through OTP or token • Direct API only available for Mandiri Clickpay. The rest is re-direct only |
| DOKU Wallet | <ul style="list-style-type: none"> • E-wallet product issued by DOKU • Source of fund: cash balance or linked credit card • Max. transaction value is Rp1,000,000 for non-KYC and Rp5,000,000 for KYC users • Authenticate with email, password and static PIN that is pre-set by the user • Direct API available |
| Convenience Store | <ul style="list-style-type: none"> • Accessible in almost 10,000 Alfa group stores (Alfa Express, Alfa Midi, Alfa Mart, Lawson and DAN+DAN) • Generate 16 digit payment code at checkout, user goes to nearest store and makes payment over the counter with cash or non-cash • Max. transaction value of Rp2,000,000 • Merchant can set payment code expiry time for every transaction • Direct API available |
| Bank Transfer | <ul style="list-style-type: none"> • Virtual account housed in Bank Permata, Mandiri or SinarMas but payable from any bank that is connected to ATM Bersama, Prima or Alto networks (over 120 banks in Indonesia) • Generate 16 digit payment code at checkout, user makes payment via ATM or Internet/mobile banking that is connected to 1 of the 3 networks • Merchant can set payment code expiry time for every transaction • Direct API available |

6.2.1 Payment Code

| Code | Description |
|------|--|
| 02 | Mandiri ClickPay |
| 04 | DOKU Wallet |
| 05 | ATM Permata VA LITE |
| 06 | BRI e-Pay |
| 07 | ATM Permata VA |
| 08 | Mandiri Multipayment LITE |
| 09 | Mandiri Multipayment |
| 14 | Alfagroup |
| 15 | Credit Card Visa/Master Multi Currency |
| 16 | Credit Card Tokenization |
| 17 | Recurring Payment |
| 18 | KlikPayBCA |
| 19 | CIMB Clicks |
| 21 | Sinarmas VA Full |
| 22 | Sinarmas VA Lite |
| 23 | MOTO |

6.3 Parameters Required

In this section of the Appendix, you will find the list of required parameters for the different APIs.

6.3.1 Payment Request

METHOD: HTTP POST

URL Development: <http://staging.doku.com/Suite/Receive>

URL Production: <https://pay.doku.com/Suite/Receieve>

| No | Name | Type | Length | Comments | Mandatory |
|--------------------|----------------------|------|---------|--|---------------------|
| 1 | MALLID | N | | Given by DOKU | Yes |
| 2 | CHAINMERCHANT | N | | Given by DOKU, if not using Chain, default value is NA | Yes |
| 3 | AMOUNT | N | 12.2 | Total amount. Eg:10000.00 | Yes |
| 4 | PURCHASEAMOUNT | N | 12.2 | Total amount. Eg:10000.00 | Yes |
| 5 | TRANSIDMERCHANT | AN | ...30 | Transaction ID from Merchant | Yes |
| 6 | WORDS | AN | ...200 | Hashed key combination encryption (use SHA1 method). The hashed key generated from combining these parameters value in this order : AMOUNT+MALLID+ <shared key> + TRANSIDMERCHANT. For transaction with currency other than 360 (IDR), use : AMOUNT+MALLID+ <shared key> + TRANSIDMERCHANT + CURRENCY | Yes |
| 7 | REQUESTDATETIME | N | X | YYYYMMDDHHMMSS | Yes |
| 8 | CURRENCY | N | 3 | ISO3166 , numeric code | Yes |
| 9 | PURCHASECURRENCY | N | 3 | ISO3166 , numeric code | Yes |
| 10 | SESSIONID | AN | ...48 | | Yes |
| 14 | NAME | AN | ...50 | Travel arranger name / buyer name | Yes |
| 15 | EMAIL | ANS | ...100 | Customer email | Yes |
| 16 | ADDITIONALDATA | ANS | 1024 | Custom additional data for specific merchant use | Optional |
| 17 | BASKET | ANS | ...1024 | Show transaction description. Use comma to separate each field and semicolon for each item. Item 1, 1000.00 ,2,20000.00;item2,15000.00,2,30000.00 | Yes |
| 18 | SHIPPING_ADDRESS | ANS | ...100 | Shipping address contains street and number | Optional |
| 19 | SHIPPING_CITY | ANS | ..100 | City name | Optional |
| 20 | SHIPPING_STATE | AN | ...100 | State / province name | Optional |
| 21 | SHIPPING_COUNTRY | A | 2 | ISO3166 , alpha-2 | Optional |
| 22 | SHIPPING_ZIPCODE | N | ...10 | Zip Code | Optional |
| 23 | PAYMENTCHANNEL | N | 2 | See payment channel code list | Optional |
| 24 | CC_NAME | AN | ...50 | Cardholder Name | Optional |
| 25 | ADDRESS | ANS | ...100 | Home address contains street and number | Optional |
| 26 | CITY | ANS | ...100 | City name | Optional |
| 27 | STATE | AN | ...100 | State / province name | Optional |
| 28 | COUNTRY | A | 2 | ISO3166 , alpha-2 | Optional |
| 29 | ZIPCODE | N | ...10 | Zip Code | Optional |
| 30 | MOBILEPHONE | ANS | ...11 | Home Phone | Optional |
| 31 | WORKPHONE | ANS | ...13 | Work Phone / Office Phone | Optional |
| 32 | BIRTHDATE | N | ...8 | YYYYMMDD | Optional |
| INSTALLMENT | | | | | |
| 33 | INSTALLMENT_ACQUIRER | N | 3 | Acquirer code for installment | Yes for Installment |

| | | | | | |
|---------------------|----------------|-----|--------|---|----------------------|
| 34 | TENOR | N | 2 | Number of month to pay the installment | Yes for Installment |
| 35 | PROMOID | N | 3 | Promotion ID from the bank for the current merchant | Yes for Installment |
| RECURRING | | | | | |
| 36 | CUSTOMERID | AN | ...16 | Merchant's customer identifier | Yes for Recurring |
| 37 | BILLNUMBER | AN | ...16 | Merchant's bill identifier | Yes for Recurring |
| 38 | BILLDETAIL | ANS | ...256 | Product information | Yes for Recurring |
| 39 | BILLTYPE | A | 1 | S = Shopping, I = Installment, D = Donation, P = Payment | Yes for Recurring |
| 40 | STARTDATE | N | 8 | Recurring start date yyyyMMdd | Yes for Recurring |
| 41 | ENDDATE | N | 8 | Recurring end date yyyyMMdd NA = end date not specified | Yes for Recurring |
| 42 | EXECUTETYPE | A | ...4 | DAY / DATE / FULLDATE | Yes for Recurring |
| 43 | EXECUTEDATE | AN | ...3 | if EXECUTETYPE = DAY then SUN / MON / TUE / WED / THU / FRI / SAT if EXECUTETYPE = DATE then 1 / 2 / 3 / ... / 28 if EXECUTETYPE = FULLDATE then list of execute dates in yyyyMMdd | Yes for Recurring |
| 44 | EXECUTEMONTH | A | 3 | JAN / FEB / MAR / APR / MAY / JUN / JUL / AUG / SEP / OCT / NOV / DEC | Yes for Recurring |
| 45 | FLATSTATUS | A | ...5 | If the amount is dynamic, use value: FALSE. Use TRUE if the amount is fixed. | Yes for Recurring |
| 46 | REGISTERAMOUNT | N | 12.2 | Registration amount Eg: 10000.00 | Optional |
| TOKENIZATION | | | | | |
| 47 | CUSTOMERID | AN | ...16 | Merchant's customer identifier | Yes for Tokenization |

6.3.2 Identify

| No | Name | Type | Length | Comments |
|----|-----------------|------|--------|-------------------------------|
| 1 | AMOUNT | N | 12.2 | Total amount. Eg:10000.00 |
| 2 | TRANSIDMERCHANT | AN | ...30 | Transaction ID from Merchant |
| 3 | PAYMENTCHANNEL | N | 2 | See payment channel code list |
| 4 | SESSIONID | AN | ...48 | |

6.3.3 Notify

| No | Name | Type | Length | Comments |
|----|-----------------|------|--------|--|
| 1 | AMOUNT | N | 12.2 | Total amount. Eg:10000.00 |
| 2 | TRANSIDMERCHANT | AN | ...30 | Transaction ID from Merchant |
| 3 | WORDS | AN | ...200 | Hashed key combination encryption (use SHA1 method). The hashed key generated from combining these parameters value in this order : AMOUNT+MALLID+ <shared key> + TRANSIDMERCHANT. For transaction with currency other than 360 (IDR), use : AMOUNT+MALLID+ <shared key> + TRANSIDMERCHANT + CURRENCY |
| 4 | STATUSTYPE | A | 1 | P: Notify Payment ; V: Notify Reversal |
| 5 | RESPONSE CODE | N | 4 | 0000: Success, others Failed |
| 6 | APPROVAL CODE | AN | ...20 | Transaction number from bank |
| 7 | RESULTMSG*) | A | ...20 | SUCCESS/ FAILED |
| 8 | PAYMENTCHANNEL | N | 2 | See payment channel code list |
| 9 | PAYMENTCODE | N | ...8 | Virtual Account Identifier for VA transaction |
| 10 | SESSIONID | AN | ...48 | |
| 11 | BANK | AN | ...100 | Bank Issuer |
| 12 | MCN | ANS | 16 | Masked card number |
| 13 | PAYMENTDATETIME | N | 14 | YYYYMMDDHHMMSS |
| 14 | VERIFYID | N | 30 | Generated by Fraud Screening (RequestID) |
| 15 | VERIFYSCORE | N | ...3 | 0-100 |
| 16 | VERIFYSTATUS | A | ...10 | APPROVE/REJECT/REVIEW/HIGHRISK/NA |
| 17 | TOKENID | AN | ...16 | Token Identifier |
| 18 | CUSTOMERID | N | ...16 | Merchant's customer identifier |
| 19 | LIABILITY | A | ...10 | This would be set to "NA" |

6.3.4 Redirect

| No | Name | Type | Length | Comments |
|----|-----------------|------|--------|--|
| 1 | AMOUNT | N | 12.2 | Total amount. Eg:10000.00 |
| 2 | TRANSIDMERCHANT | AN | ...30 | Transaction ID from Merchant |
| 3 | WORDS | AN | ...200 | Hashed key combination encryption (use SHA1 method). The hashed key generated from combining these parameters value in this order : AMOUNT+MALLID+ <shared key> + TRANSIDMERCHANT. For transaction with currency other than 360 (IDR), use : AMOUNT+MALLID+ <shared key> + TRANSIDMERCHANT + CURRENCY |
| 4 | STATUSCODE | N | 4 | 0000: Success, others Failed |
| 5 | PAYMENTCHANNEL | N | 2 | See payment channel code list |
| 6 | SESSIONID | AN | ...48 | |
| 7 | PAYMENTCODE | N | 16 | Virtual Account identifier for VA transaction |

6.3.5 Check Status

| No | Name | Type | Length | Comments | Mandatory |
|----|-----------------|------|--------|--|-----------|
| 1 | MALLID | N | | Given by DOKU | Yes |
| 2 | CHAINMERCHANT | N | | Given by DOKU | Yes |
| 3 | TRANSIDMERCHANT | AN | ...30 | Transaction ID from Merchant | Yes |
| 4 | SESSIONID | AN | ...48 | | Yes |
| 5 | WORDS | AN | ...200 | Hashed key combination encryption (use SHA1 method). The hashed key generated from combining these parameters value in this order : AMOUNT+MALLID+ <shared key> + TRANSIDMERCHANT. For transaction with currency other than 360 (IDR), use : AMOUNT+MALLID+ <shared key> + TRANSIDMERCHANT + CURRENCY | Yes |

6.3.6 Void

METHOD: HTTP POST

DEVELOPMENT URL: <http://staging.doku.com/Suite/VoidRequest>

PRODUCTION URL: <https://pay.doku.com/Suite/VoidRequest>

| No | Name | Type | Length | Comments | Mandatory |
|----|-----------------|------|--------|--|-----------|
| 1 | MALLID | N | | Given by DOKU | Yes |
| 2 | CHAINMERCHANT | N | | Given by DOKU | Yes |
| 3 | TRANSIDMERCHANT | AN | ...30 | Transaction ID from Merchant | Yes |
| 4 | SESSIONID | AN | ...48 | | Yes |
| 5 | WORDS | AN | ...200 | Hashed key combination encryption (use SHA1 method). The hashed key generated from combining these parameters value in this order : AMOUNT+MALLID+ <shared key> + TRANSIDMERCHANT. | Yes |
| 6 | PAYMENTCHANNEL | N | 2 | See payment channel code list | Yes |

6.4 Example customer notification email for Virtual Account payments

From: <systemno-reply@doku.com>
Date: 2016-04-26 9:23 GMT+07:00
Subject: Bayar Pesanan Anda [8965052200000085] Via [ATM] - [MERCHANT NAME]
To: customer@domain.com

Yang terhormat [Customer Name]

Terima kasih atas pemesanan Anda di MERCHANTNAME. Pesanan akan segera kami proses setelah Anda melakukan pembayaran di ATM atau fasilitas Internet Banking yang terhubung dengan jaringan ATM Bersama, Prima, atau ALTO.

**KODE PEMBAYARAN ANDA:
8965052200000085**

**ORDER TOTAL:
10,000.00**

Kami menyarankan agar pembayaran dilakukan secepatnya. Masa berlaku kode pembayaran akan berakhir dalam waktu 5 jam, dimana pembelian akan batal apabila melewati jangka waktu.

Cara Membayar di ATM

1. Masukkan PIN
2. Pilih "TRANSFER". Apabila menggunakan ATM BCA, pilih "TRANSAKSI LAINNYA" lalu "TRANSFER".
3. Pilih "KE REK BANK LAIN"
4. Masukkan Kode Bank Permata (013) kemudian tekan "Benar"
5. Masukkan jumlah pembayaran sesuai dengan yang ditagihkan (Jumlah yang ditransfer harus sama persis tidak boleh lebih dan kurang). Jumlah nominal yang tidak sesuai dengan tagihan akan menyebabkan transaksi gagal.
6. Isi nomor rekening tujuan dengan 16-digit nomor kode pembayaran 8965052200000085 lalu tekan "Benar"
7. Muncul Layar Konfirmasi Transfer yang berisi nomor rekening tujuan Bank Permata dan Nama beserta jumlah yang dibayar. Jika sudah benar, Tekan "Benar"
8. Selesai

Cara Membayar Melalui Internet Banking

1. Login ke dalam akun Internet Banking
2. Pilih transfer ke bank lainnya
3. Pilih Bank Permata (013) sebagai rekening tujuan
4. Masukan jumlah pembayaran sesuai dengan yang ditagihkan
5. Isi nomor rekening tujuan dengan 16-digit nomor kode pembayaran 8965052200000085 lalu tekan "Benar"
6. Selesai

Note:

Pembayaran tidak bisa dilakukan melalui BCA Internet Banking
Transfer hanya dapat dilakukan dengan Real Time Transfer tidak dapat di process dengan LLG (Lalu Lintas giro) dan RTGS.

Apabila Anda memiliki pertanyaan, silahkan hubungi kami di care@doku.com.

Terima Kasih
DOKU, The Better Way To Pay

6.5 DOKU Response Codes

In this section of the Appendix, you will find the list of response codes and their description for the different payment methods.

6.5.1 General response codes

The response codes listed in this section include both prepayment and payment response codes, and mostly apply to all payment methods. These are the most common response codes you will receive from DOKU.

| Error Code | Description |
|------------|--|
| 0 | Successful approval |
| 5555 | Undefined error |
| 5501 | Payment channel not registered |
| 5502 | Merchant is disabled |
| 5503 | Maximum attempt 3 times |
| 5504 | Words not match |
| 5505 | Invalid parameter |
| 5506 | Notify failed |
| 5507 | Invalid parameter detected / Customer click cancel process |
| 5508 | Re-enter transaction |
| 5509 | Payment code already expired |
| 5510 | Cancel by Customer |
| 5511 | Not an error, payment code has not been paid by Customer |
| 5512 | Insufficient Parameter |
| 5514 | Reject by Fraud System |
| 5515 | Duplicate PNR |
| 5516 | Transaction Not Found |
| 5517 | Error in Authorization process |
| 5518 | Error parsing XML |
| 5519 | Customer stop at 3D Secure page |
| 5520 | Transaction Failed via scheduler |
| 5521 | Invalid Merchant |
| 5522 | Rates were not found |
| 5523 | Failed to get Transaction status |
| 5524 | Failed to void transaction |
| 5525 | Transaction can not be process |
| 5526 | Transaction is voided because timeout to wallet |
| 5527 | Transaction will be process as Off Us Instalment |
| 5529 | Invalid Merchant |
| 5530 | Internal server error |
| 5531 | Pairing Code does not exist |
| 5532 | Invalid Payment Channel |
| 5533 | Failed to inquiry list of fund |
| 5534 | Invalid Pairing Code |
| 5535 | Invalid Token |
| 5536 | Time Out |
| 5537 | Invalid Currency |
| 5538 | Invalid Purchase Currency |
| 5539 | 3D Secure Enrolment check failed |

| | |
|-------------|--|
| 5540 | 3D Secure Authentication failed |
| 5541 | Form Type is not valid |
| 5542 | Duplicate Transaction ID |
| 5543 | Please check 3D Secure result |
| 5544 | Failed to delete token |
| 5545 | Failed to Void |
| 5547 | BIN are not allowed in promo |
| 5548 | Invalid Parameter |
| 5553 | Failed to tokenize |
| 003D | Wrong input the OTP (at 3dsecure page) or customer didn't continue the transactions when landing at the 3dsecure page. |
| 00BB | Bin Blocking, because Card Origin was not allowed go through the payment. |
| 0098 | 3dsecure failure. The card is not supported 3dsecure |

6.5.2 Credit Card

The response codes in this section only apply to credit card transactions.

| Error Code | VISA | MASTERCARD | ORIGIN | ACTIONS |
|------------|---|----------------------|-------------|---|
| 0001 | Refer to card issuer | Refer to card issuer | VISA/MASTER | Tell Customer to contact the Bank Issuer of the card used. |
| 0002 | Refer to card issuer, special condition | - | VISA/MASTER | Tell Customer to contact the Bank Issuer of the card used. |
| 0003 | Invalid merchant or service provider | Invalid Merchant | VISA/MASTER | Contact DOKU or acquiring bank |
| 0004 | Pickup card | Capture card | VISA/MASTER | Should consider blocking the card temporarily or Block login ID |
| 0005 | Do Not Honor | Do Not Honor | VISA/MASTER | Tell Customer to contact the Bank Issuer of the card used. |
| 0006 | Error | - | VISA/MASTER | Tell Customer to contact the Bank Issuer of the card used. |
| 0007 | Pickup card, special condition (other than lost/stolen card) | - | VISA/MASTER | Should consider blocking the card |
| 0008 | - | Honor with ID | VISA/MASTER | Tell Customer to contact the Bank Issuer of the card used. |
| 0010 | Partial Approval - Private label | - | VISA/MASTER | Tell Customer to contact the Bank Issuer of the card used. |
| 0011 | VIP Approval | - | VISA/MASTER | Tell Customer to contact the Bank Issuer of the card used. |
| 0012 | Invalid Transaction | Invalid Transaction | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 0013 | Invalid amount (currency conversion field overflow. Visa Cash - Invalid load mount) | Invalid Amount | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 0014 | Invalid account number (no such number) | Invalid Card Number | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 0015 | No such issuer | Invalid issuer | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 0019 | Re-enter transaction | - | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 0021 | No Action taken (unable to back-out prior transaction) | - | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 0025 | Unable to locate record in file, or account number is missing from inquiry | - | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 0028 | File is temporarily unavailable | - | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 0030 | - | Format error | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 003D | | | | |

| | | | | |
|------|---|---|-------------|---|
| 0041 | Pickup card {lost card} | Lost Card | VISA/MASTER | Should consider blocking the card temporarily or Block login ID |
| 0043 | Pickup card [stolen card] | Stolen Card | VISA/MASTER | Should consider blocking the card temporarily or Block login ID |
| 0051 | Insufficient funds | Insufficient Funds/Over Credit limit | VISA/MASTER | Tell Customer to contact the Bank Issuer of the card used. |
| 0052 | No checking account | - | VISA/MASTER | Tell Customer to contact the Bank Issuer of the card used. |
| 0053 | non savings account | - | VISA/MASTER | Tell Customer to contact the Bank Issuer of the card used. |
| 0054 | Expired card | Expired Card | VISA/MASTER | Tell Customer to contact the Bank Issuer of the card used. |
| 0055 | Incorrect PIN (Visa cash - invalid or missing SI signature) | Invalid PIN | VISA/MASTER | Tell Customer to contact the Bank Issuer of the card used. |
| 0057 | Transaction not permitted to cardholder [Visa cash - incorrect routing, not a load request) | Transaction not permitted to issuer/cardholder | VISA/MASTER | Tell Customer to contact the Bank Issuer of the card used. |
| 0058 | Transaction not allowed at terminal | Transaction not permitted to acquirer/terminal | VISA/MASTER | Tell Customer to contact the Bank Issuer of the card used. |
| 0061 | Activity amount limit exceeded | Exceeds withdrawal amount limit | VISA/MASTER | Tell Customer to contact the Bank Issuer of the card used. |
| 0062 | Restricted card (for example in country exclusion table) | Restricted Card | VISA/MASTER | Tell Customer to contact the Bank Issuer of the card used. |
| 0063 | Security violation | Security Violation | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 0065 | Activity count limit exceeded | Exceeds withdrawal count limit | VISA/MASTER | Tell Customer to contact the Bank Issuer of the card used. |
| 0075 | Allowable number of PIN-entry tries exceeded | Allowable number of PIN tries exceeded | VISA/MASTER | Tell Customer to contact the Bank Issuer of the card used. |
| 0076 | Unable to locate previous message (no match on Retrieval Reference number) | Invalid/nonexistent "To Account" specified | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 0077 | Previous message located for a repeat or reversal, but repeat or reversal data are inconsistent with original message | Invalid/nonexistent "From account" specified | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 0078 | - | Invalid/nonexistent account specified (general) | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 0080 | invalid date (For use in private label card transactions and check acceptance transactions) | - | VISA/MASTER | Contact DOKU or ACQUIRING BANK |

| | | | | |
|-------------|--|---|-------------|--|
| 0081 | PIN Cryptographic error found (error found by VIC security module during PIN decryption) | - | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 0082 | Incorrect CW/1CW | - | VISA/MASTER | Tell Customer to contact the Bank Issuer of the card used. |
| 0083 | Unable to verify PIN | - | VISA/MASTER | Tell Customer to contact the Bank Issuer of the card used. |
| 0084 | - | Invalid Authorization Life Cycle | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 0085 | No reason to decline a request for account number verification or address verification | Not Decline Valid for AVS only, balance inquiry, or SET Cardholder certificate requests [VISA Only) | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 0091 | Issuer unavailable or switch inoperative (STIP not applicable or available for this transaction) | Authorization System or issuer system inoperative | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 0092 | Destination cannot be found for routing | Unable to route transaction | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 0093 | Transaction cannot be completed; violation of law | - | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 0094 | - | Duplicate transmission detected | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 0096 | System malfunction / System malfunction or certain field error conditions | System Error | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 00NO | Force STIP | - | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 00N3 | Cash service not available | - | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 00N4 | Cash request exceeds issuer limit | - | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 00N7 | Decline for CW2 failure | - | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 00P2 | Invalid biller information | - | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 00P5 | PIN Change/Unblock request declined | - | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 00P6 | Unsafe PIN | - | VISA/MASTER | Contact DOKU or ACQUIRING BANK |
| 00TO | Timeout / Transaction's response exceed time limit | Timeout / Transaction's response exceed time limit | DOKU | Contact DOKU or ACQUIRING BANK |
| 00UE | Unknown Exception / PosServer not responding | Unknown Exception / PosServer not responding | DOKU | Contact DOKU or ACQUIRING BANK |

6.5.3 DOKU Wallet

The response codes in this section only apply to DOKU Wallet transactions.

| Error Code | Description |
|------------|--|
| 0E01 | FAILED GET MERCHANT |
| 0E02 | MASTER MERCHANT INACTIVE |
| 0E03 | INVALID WORDS FROM MERCHANT |
| 0E04 | INVALID MERCHANT |
| 0E05 | FAILED TO PROCESS PAYMENT |
| 0E06 | PAYMENT METHOD NOT DEFINE |
| 0E07 | FAILED EXECUTE PRE AUTH PLUGINS |
| 0E08 | FAILED EXECUTE POST AUTH PLUGINS |
| 0E09 | INVALID PAY ID |
| 0E10 | ERROR PAY ID |
| 0E11 | FAILED EXECUTE PRE TRANS MIP PLUGINS |
| 0E12 | VERIFY RESPONSE STOP FROM MERCHANT |
| 0E13 | FAILED VERIFY TO MERCHANT |
| 0E14 | FAILED SEND PAYMENT CASH WALLET |
| 0E15 | NOTIFY RESPONSE STOP FROM MERCHANT |
| 0E16 | FAILED NOTIFY TO MERCHANT |
| 0E18 | FAILED EXECUTE POST TRANS MIP PLUGINS |
| 0E19 | NOT ENOUGH CASH BALANCE AND DON'T HAVE CREDIT CARD |
| 0E20 | SPENDER NO HAVE LINK TO CREDIT CARD |
| 0E21 | ERROR CHECK 3D SECURE CREDIT CARD |
| 0E22 | PIN/OTP IS NOT VALID |
| 0E23 | PLEASE INPUT CVV2 |
| 0E24 | INVALID SESSION |
| 0E25 | FAILED SEND LINK AUTHENTICATION TO CARD HOLDER |
| 0E26 | INSUFFICIENT PARAMS |
| 0E27 | FAILED EXECUTE PRE TRANS CIP PLUGINS |
| 0E28 | FAILED EXECUTE POST TRANS CIP PLUGINS |
| 0E29 | FAILED SEND PAYMENT MIP CREDIT CARD |
| 0E30 | YOU DO NOT HAVE PIN |
| 0E31 | DUPLICATE INVOICE NO |
| 0E32 | URL NOT FOUND |
| 0E33 | CUSTOMER NOT FOUND |
| 0E34 | VOID PROCESS FAILED |
| 0E35 | Failed Send ONE TIME PIN to your email |
| 0E36 | Failed Send Link for create PIN to your email |
| 0E37 | THIS SPENDER CAN'T TRANSACT IN THIS MERCHANT |
| 0E38 | You have reach your DOKU ID Transaction Limit |
| 0E39 | Process MIP Transaction Failed |
| 0E99 | ERROR SYSTEM |

6.5.4 Virtual Account

The response codes in this section only apply to Convenience Store and Bank Transfer transactions.

| Error Code | Description |
|------------|--------------------------|
| 0001 | Decline (internal error) |
| 0013 | Invalid amount |
| 0014 | Bill not found |
| 0066 | Decline |
| 0088 | Bill already paid |

6.5.5 Mandiri Clickpay

The response codes in this section only apply to Mandiri Clickpay transactions.

| Error Code | Description |
|------------|---|
| 0001 | Internal system error: cannot parse message |
| 0002 | Internal system error: unmatched signature hash |
| 0003 | Internal system error: Cannot process message |
| 0004 | Internal system error: Error on field |
| 0005 | Internal system error: Transaction not found |
| 0006 | Internal system error: Create VPA response error |
| 0101 | Internal system error: Create velis-authenticator message |
| 0102 | Internal system error: Runtime try/catch error when creating VTCPStream |
| 0103 | Internal system error: Cannot connect to velis-authenticator |
| 0104 | Internal system error: Send request to velis-authenticator failed |
| 0105 | Internal system error: Waiting response from velis-authenticator failed |
| 0106 | Internal system error: Read response from velis-authenticator failed |
| 0107 | Internal system error: Parse response from velis-authenticator failed |
| 0108 | Internal system error: Signature key from velis-authenticator is invalid |
| 1101 | User not registered: Channel not register in database (not found) |
| 1102 | User not registered: User not active |
| 1103 | User not registered: User has deleted |
| 1104 | User not registered: User not found |
| 1105 | User not registered: Channel for User not active |
| 1106 | User not registered: Channel for User has deleted - no access |
| 1107 | User not registered: Channel for User not register / not found |
| 1108 | User has blocked: User has disabled |
| 1109 | User has blocked |
| 1110 | User has blocked: Channel for User has disabled |
| 1111 | User has blocked: Channel for User has blocked |
| 1112 | User already activated: User has invalid status (or already active) |
| 1113 | User already activated: Channel for User has invalid status (or already active) |
| 1114 | Invalid token: Token of User not active |
| 1115 | Invalid token: Token of User has disable |
| 1116 | Invalid token: Token of User has deleted |
| 1117 | Invalid token: Token of User not found |
| 1118 | Invalid token: Method CR not allowed for Token of User |
| 1119 | Invalid token: Method RO not allowed for Token of User |
| 1120 | Invalid token: Method SG not allowed for Token of User |
| 1121 | Invalid token: Device Token Type not valid (only support VS = VASCO Token) |
| 1122 | Invalid token response: Code Not Verified |
| 1123 | Invalid token response: Code Replay Attempt |
| 1124 | Invalid token response: Challenge Too Small |
| 1125 | Invalid token response: Challenge Too Long |
| 1126 | Invalid token response: Challenge Check Digit Wrong (Host Check Challenge Mode) |
| 1127 | Invalid token response: Challenge Character Not Decimal |

| | |
|------|---|
| 1128 | Invalid token response: Challenge Corrupt (Host Check Challenge Mode) |
| 1129 | Invalid token response: Response Length Out of Bounds |
| 1130 | Invalid token response: Response Too Small |
| 1131 | Invalid token response: Response Too Long |
| 1126 | Invalid token response: Challenge Check Digit Wrong (Host Check Challenge Mode) |
| 1127 | Invalid token response: Challenge Character Not Decimal |
| 1128 | Invalid token response: Challenge Corrupt (Host Check Challenge Mode) |
| 1129 | Invalid token response: Response Length Out of Bounds |
| 1130 | Invalid token response: Response Too Small |
| 1131 | Invalid token response: Response Too Long |
| 1132 | Invalid token response: Response Check Digit Wrong |
| 1133 | Invalid token response: Response Character Not Decimal |
| 1134 | Invalid token response: Response Character Not Hexadecimal |
| 1135 | Invalid token response: Token Authentication Failed |
| 1199 | Receive error response from VA |
| 0201 | Internal system error: Create DSP-ISO message failed |
| 0202 | Internal system error: No active DSPSession |
| 0203 | Internal system error: Cannot send request to DSP-Silverlake |
| 0204 | Internal system error: Waiting response from DSP-Silverlake |
| 0205 | Internal system error: Read response from DSP-Silverlake without bit 39 |
| 0206 | Internal system error: Read response from DSP-Silverlake without bit126 |
| 0207 | Invalid card number: Card number not belong to this CIF |
| 2101 | Invalid card number: Card not found |
| 2102 | Not enough balance |
| 2103 | Invalid customer account |
| 2104 | DSP-Silverlake system error |
| 2199 | Receive error response from DSP-Silverlake |
| 0301 | Internal system error: Cannot connect to VAM |
| 3101 | Invalid XML request: Invalid data XML (tc) |
| 3102 | Invalid XML request: Invalid data XML (userid) |
| 3103 | Invalid XML request: Invalid data XML (trace number) |
| 3104 | Invalid XML request: Invalid data XML (reference number) |
| 3105 | Invalid XML request: Invalid data XML (datetime) |
| 3106 | Invalid XML request: Invalid data XML (merchantid) |
| 3107 | Invalid XML request: Invalid data XML (bankid) |
| 3108 | Invalid XML request: Invalid data XML (item detail) |
| 3109 | Invalid XML request: Invalid data XML (amount) |
| 3110 | Invalid XML request: Invalid data XML (challenge) |
| 3111 | Invalid XML request: Invalid data XML (authentication) |
| 3112 | Invalid XML request: Invalid data XML (signature) |
| 3113 | Invalid XML request: Invalid data XML (aggregator) |
| 3114 | Invalid XML request: Error parse XML |
| 3115 | Invalid XML request: XML data is null |
| 3116 | Invalid XML request: Unmatched signature request |
| 3117 | Invalid XML request: Cannot find Aggregator |

| | |
|-------------|---|
| 3118 | User already registered: Duplicate UserID |
| 3119 | Customer account not found: Cannot find customer account |
| 3120 | Not registered UserID |
| 3121 | Daily transaction limit is reached |
| 3122 | Maximum transaction limit is reached |
| 3123 | Transaction payment rejected: Invalid limit configuration |
| 3124 | Transaction payment rejected: Cannot find Merchant ID |
| 3125 | Transaction payment rejected: Inactive merchant |
| 3126 | Transaction payment rejected: Cannot find Bank Commission |
| 3127 | Transaction payment rejected: Cannot find Bank Commission Tearing |
| 3128 | Transaction payment rejected: Cannot find Aggregator Commission |
| 3129 | Transaction payment rejected: Cannot find Aggregator Commission Tearing |
| 3130 | Transaction payment rejected: Duplicate Transaction request |
| 3131 | Reversal rejected: Cannot find original data for reversal |
| 3132 | Reversal rejected: Cannot find merchant account for reversal |
| 3133 | Registration failed: Failed add customer channel |
| 3134 | Unregistered failed: Failed remove customer channel |
| 3135 | Merchant registration failed: Duplicate Merchant |
| 3201 | Error init database |
| 3202 | Error write to database |
| 4000 | No connection to Aggregator |
| 9000 | Other error |
| 9013 | Unable to send request to bank |