



ZenPAY
INTEGRATION MANUAL & GUIDELINES
Version 3.2

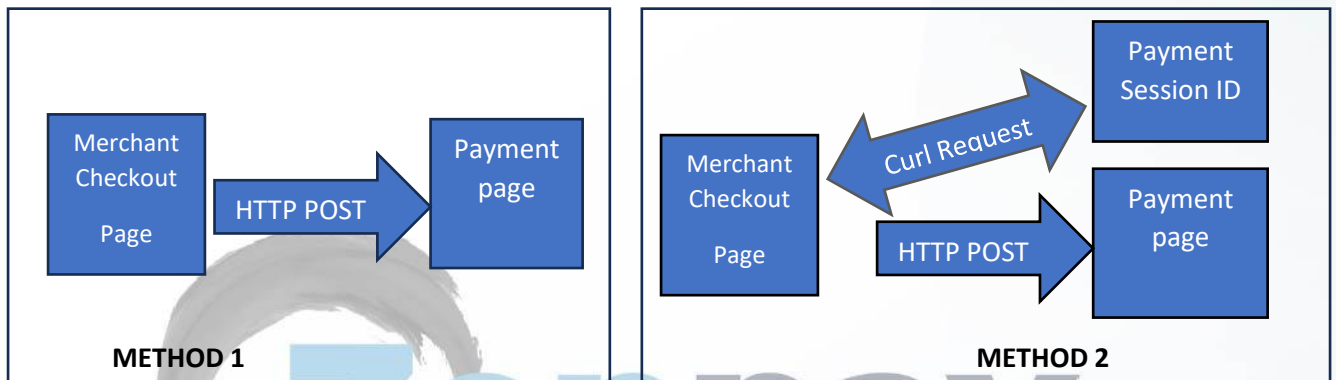
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1.0 REQUEST FOR PAYMENT

There are two options merchants can integrate with payment page:

- Merchant directly passes HTTP POST parameters to payment page.
- Merchant sends parameters via curl to get payment session id. Once get payment session id then submit to payment page.



USING METHOD 1 (DIRECT HTTP POST)

Merchant must send the following parameters listed below to integrate with payment page-

No	Parameters and Description	Status Parameter	Example
1	Billercode is provided by ZenPay after successfully registered. Character Length:10	Mandatory	200020021
2	Hashkey is provided by ZenPay after successfully registered. This parameter will be validated at payment page interface. Character Length:32	Mandatory	9517fe9ea58068d1a239318713382ff1
3	Amount in Ringgit Malaysia (RM) with 2 decimal places. Maximum Amount RM30000 per transaction and minimum value RM2 for Retail/Individual Account and Maximum Value RM1Million for Corporate Account(B2B)	Mandatory	10.00 (for ten ringgit)
4	Order Reference is an Alphanumeric merchant order number reference ID Character Length:20	Mandatory	12345
5	Return URL – browser to browser communication that allow ZenPay to redirect page to merchant web interactively. Web URL either http or https. All Response parameters can be referred Section 3.0	Optional	http://marchant.com/rsp/webpayment.php <i>(if returnURL is blank, ZenPay will remain at the Standard Receipt Page without any further redirection)</i>
6	Callback URL Server to Server communication that allows ZenPay payment gateway to post payment status parameters using background mode. Response parameters can be referred Section 4.0	Mandatory	https://marchant.com/rsp/bgpayment.php



USING METHOD 2 (CURL REQUEST)

STEP 1: Merchant must send the following parameters listed below via CURL -

No	Parameters and Description	Status Parameter	Example
1	Billercode is provided by ZenPay after successfully registered. Character Length:10	Mandatory	200020021
2	Hashkey is provided by ZenPay after successfully registered. This parameter will be validated at payment page interface. Character Length:32	Mandatory	9517fe9ea58068d1a239318713382ff1
3	Amount in Ringgit Malaysia (RM) with 2 decimal places. Maximum Amount RM30000 per transaction and minimum value RM2 for Retail/Individual Account and Maximum Value RM1Million for Corporate Account(B2B)	Mandatory	10.00 (for ten ringgit)
4	Order Reference is an Alphanumeric merchant order number reference ID. Character Length:20	Mandatory	12345
5	Return URL – browser to browser communication that allow ZenPay to redirect page to merchant web interactively. Web URL either http or https. All Response parameters can be referred Section 3.0	Optional	http://marchant.com/rsp/webpayment.php <i>(if returnUrl is blank, ZenPay will remain at the Standard Receipt Page without any further redirection)</i>
6	Callback URL Server to Server communication that allows ZenPay payment gateway to post payment status parameters using background mode. Response parameters can be referred Section 4.0	Mandatory	https://marchant.com/rsp/bgpayment.php

CURL REQUEST is submitted to URL: <https://app.thezenpay.com/ebiz/ezp/get3Dpaysession.php>



STEP 2: Merchant will receive CURL RESPONSE in JSON Format

#	PARAMETER	DESCRIPTION
1	PaymentSessionID (String Length:64)	If valid biller code and hashkey, payment server will respond immediately payment session id to be used by merchant for the next submission. This payment ref session id will expire after 5 minutes. If invalid biller code and hash key, payment will return blank
2	status (Character Length 2)	0 : for approve & valid session request -1 : for unauthorised and Invalid Biller Code and Hashkey

Sample Successful Response:

```
{"PaymentSessionID":"344272c8c59c2b1c1cef7a158e46dbb5d22a6fcdccf7c956888d931139ab9c37","status":"0"}
```

Sample Invalid Response:

```
{"status":"-1","PaymentSessionID":""}
```

STEP 3: MAKING PAYMENT

In order to proceed to make payment, merchant need to submit form to url:

<https://app.thezenpay.com/ebiz/ezp/zenpay3Dnow.php>

by posting the parameter below: -

#	PARAMETER	STATUS PARAMETER	DESCRIPTION
1	PaymentSessionID (string 64)	Mandatory	Valid PaymentSessionID provided in step 2.

2.0 SAMPLE FORM PAYMENT OPTION

2.1 ONLINE FORM METHOD 1

BILLER CODE	<input type="text" value="200020021"/>
HASHKEY	<input type="text" value="9517fe9ea58068d1a239318713382ff1"/>
ORDER REF	<input type="text" value="123456"/>
PAYMENT AMOUNT(RM)	<input type="text" value="2.00"/>
EMAIL	<input type="text" value="ceo@idealniaga.net"/>
RETURN URL	<input type="text" value="https://yourdomain.com/payment_r"/>

2.2 SIMPLE HTML FORM CODING (METHOD 1)

```
<form name=fmpay id=fmpay class="form-horizontal" target=new
action="https://app.thezenpay.com/ebiz/ezp/zen2paytest.php" method="post">
  <input type=hidden name=app value="ZNP">
  <div class="form-group">
    <label class="col-sm-2 control-label">BILLER CODE</label>
    <div class="col-sm-4"><input type=text class="form-control"
name=billercode id=bc value="200020021" readonly=true>
    </div>
  </div>
  <div class="form-group">
    <label class="col-sm-2 control-label"> HASHKEY</label>
    <div class="col-sm-4"><input type=text name=hashkey id=hashkey
value="9517fe9ea58068d1a239318713382ff1" class="form-control"
readonly=true>
    </div>
  </div>
</div>
```

HTML FORM CODING SAMPLE (continue....)

```
<div class="form-group">
  <label class="col-sm-2 control-label">ORDER REF</label>
  <div class="col-sm-4"><input type="text" class="form-control" name="orderid"
id=orderid value="123456">
  </div>
</div>
  <div class="form-group">
  <label class="col-sm-2 control-label">PAYMENT AMOUNT(RM)</label>
  <div class="col-sm-4"><input class="form-control" type="text" name="amount" id="amt"
value="2.00"></div>
</div>
  <div class="form-group">
  <label class="col-sm-2 control-label">EMAIL</label>
  <div class="col-sm-4"><input type="text" class="form-control" name="email" id="email"
value="support@yourdomain.net">
  </div>
</div>
  <div class="form-group"> <label class="col-sm-2 control-label"> RETURN
URL</label>
  <div class="col-sm-4"><input type="text" class="form-control" name="returnURL"
id=rURL value="http://yourdomain.com/webresit.php" >
  </div>
</div>
  <div class="form-group"> <label class="col-sm-2 control-label"> CALL BACK
URL</label>
  <div class="col-sm-4"><input type="text" class="form-control" name="callbackURL"
id=cbURL value="http://yourdomain.com/bgpaymentrespond.php" >
  </div>
</div>

  <div class="form-group text-center"> <input type="button" class="btn btn-success"
onClick="fxProceed2Pay()" value=" Test Payment"></div>

</form>
```

Payment Form Submission

Form must be submitted to:

<https://app.thezenpay.com/ebiz/ezp/zenpaynow.php>

Note:

You may hide some of the parameters such as Billercode, hashkey, return URL via client system.

Above sample to show sample value.

2.1 SAMPLE PAYMENT via METHOD 2

```
$fields_string="";

$fields = array(

    'app'=>$appid,
    'billercode'=>$billercode,

    'hashkey'    =>$hashkey,
    'amount'     => $amt,
    'returnURL' =>$returnURL,
    'callbackURL' => $callbackURL,
    'email'=>$email
);
//url-ify the data for the POST
foreach($fields as $key=>$value) {
    $fields_string .= $key.'='.urlencode($value).'&'; }
rtrim($fields_string, '&');
try{
$ch = curl_init();
curl_setopt($ch, CURLOPT_SSL_VERIFYPEER, FALSE);
curl_setopt($ch, CURLOPT_SSL_VERIFYHOST, FALSE);
//set the url, number of POST vars, POST data
curl_setopt($ch,CURLOPT_URL, $url);
curl_setopt($ch,CURLOPT_POST, count($fields));
curl_setopt($ch,CURLOPT_POSTFIELDS, $fields_string);
// receive server response ...
curl_setopt($ch, CURLOPT_RETURNTRANSFER, true);
//execute post
$result = curl_exec($ch);
$payresult= json_decode($result,true);
$pid=$payresult["PaymentSessionID"];
if (json_last_error() === JSON_ERROR_NONE) {
    // Use the $responseData array
    print_r($payresult);
} else {
```

continue...

```
    echo "Error decoding JSON response";
}
//close connection
curl_close($ch);
}catch(Exception $ex2){

}
?>

<form name=fmreadygateway id=fmreadytogateway
action="https://app.thezenpay.com/ebiz/ezp/zenpay3Dnow.php" method=post>
<input type=hidden name=PaymentSessionID value="<?php echo $pid?>">
<input type=submit name=btsub value="Submit">
</form>
```

2.2 INITIATE PAYMENT VIA AUTO REDIRECTION (METHOD 3)

a. Merchant must retrieve available banks or finance institutional code list via API

Parameters: -

- i. type value RET=retail banking list, COR=corporate banking
- ii. bcode (biller code)
- iii. hkey (hash key)

URL Source:

[https://app.thezenpay.com/ebiz/ezp/znpbanklist.php?type=RET&bcode=xxx
&hkey=xxxx](https://app.thezenpay.com/ebiz/ezp/znpbanklist.php?type=RET&bcode=xxx&hkey=xxxx)

URL Source:

[https://app.thezenpay.com/ebiz/ezp/znpbanklist.php?type=COR&bcode=xxx
&hkey=xxxx](https://app.thezenpay.com/ebiz/ezp/znpbanklist.php?type=COR&bcode=xxx&hkey=xxxx)

JSON FORMAT RESPONSE FOR CORPORATE BANKING LIST

```
{
  "COR": [
    {"bankcode": "ABB0235", "type": "COR", "name": "AFFINMAX", "status": 1},
    {"bankcode": "AGRO02", "type": "COR", "name": "AGRONetBIZ", "status": 1},
    {"bankcode": "ABMB0213", "type": "COR", "name": "Alliance Bank
    (Business)", "status": 1},
    ....
    {"bankcode": "UOB0228", "type": "COR", "name": "UOB Regional", "status": 1}
  ]
}
```

JSON FORMAT RESPONSE FOR RETAIL BANKING LIST

```
{"RET": [
  {"bankcode": "ABB0233", "type": "RET", "name": "Affin Bank", "status": 1},
  {"bankcode": "AGRO01", "type": "RET", "name": "AGRONet", "status": 1},
  {"bankcode": "ABMB0212", "type": "RET", "name": "Alliance
  Bank(Personal)", "status": 1},
  ....
  {"bankcode": "UOB0226", "type": "RET", "name": "UOB Bank", "status": 1}
]}
```

Keyword:

status =1 (Online and available)

status=0 (Offline or NOT AVAILABLE)

b. Biller/Merchant must compose online form consist of the following parameters: -

No	PARAMETER NAME	DESCRIPTION
1	bcode	biller code e.g. 200040013
2	hkey	biller hash key e.g. abcd1234
3	amount	amount (RM) in 2 decimals. e.g. 100.00
4	email	customer email e.g. abcd@gmail.com
5	callbackURL	zenpay will update (payment transaction status) merchant system via this URL (background mode).
6	returnURL	zenpay will automatically redirect to this URL page after payment completion (browser redirection).
7	bankcode	E.g. BIMB0340 (refer to the table list below).
8	hsum	MD5 value string of combination parameter name value MD5(bcode+hkey+btype+orderid+bankcode+amount) e.g. MD5(200040013abcd1234RET12345BIMB0340100.00) MD5(200040013abcd1234COR12345BIMB0340100.00)
9	btype	RET or COR
10	orderid	Parameter Name: orderid Description: A reference to any document related to the respective payment transaction, such as an invoice, bill, etc.

To initiate payment, submit form via **HTTP-POST** to URL:

<https://app.thezenpay.com/ebiz/ezp/znbankprocess.php>

Available Bank Code – RET

bankcode	type	name
ABB0233	RET	Affin Bank
AGRO01	RET	AGROnet
ABMB0212	RET	Alliance Bank(Personal)
AMBB0209	RET	AmBank
BIMB0340	RET	Bank Islam
BMMB0341	RET	Bank Muamalat
BKRM0602	RET	Bank Rakyat
BOCM01	RET	BOCM01
BSN0601	RET	BSN
BCBB0235	RET	CIMB Clicks
HLB0224	RET	Hong Leong Bank
HSBC0223	RET	HSBC Bank
KFH0346	RET	KFH
MBB0228	RET	Maybank2E
MB2U0227	RET	Maybank2U
OCBC0229	RET	OCBC Bank
PBB0233	RET	Public Bank
RHB0218	RET	RHB Bank
SCB0216	RET	Standard Chartered
UOB0226	RET	UOB Bank

Available Bank Code – COR

bankcode	type	name
ABB0235	COR	AFFINMAX
AGRO02	COR	AGRONetBIZ
ABMB0213	COR	Alliance Bank (Business)
AMBB0208	COR	AmBank
BIMB0340	COR	Bank Islam
BMMB0342	COR	Bank Muamalat
BNP003	COR	BNP Paribas
BCBB0235	COR	CIMB Bank
CIT0218	COR	Citibank Corporate Banking
DBB0199	COR	Deutsche Bank
HLB0224	COR	Hong Leong Bank
HSBC0223	COR	HSBC Bank
BKRM0602	COR	i-bizRAKYAT
KFH0346	COR	KFH
MBB0228	COR	Maybank2E
OCBC0229	COR	OCBC Bank
PBB0233	COR	Public Bank PBe
PBB0234	COR	Public Bank PB enterprise
RHB0218	COR	RHB Bank
SCB0215	COR	Standard Chartered
UOB0228	COR	UOB Regional



3.0 RECEIVE RESPONSE VIA REDIRECT URL(BROWSER)

3.1 PAYMENT RESPONSE PARAMETERS

Your RETURN URL must be able to receive parameter payment respond page via browser redirection page as the following table: -

No	Parameters and Description	Status Parameter	Example (e.g.)
1	rsp_appln_id An Application ID	5 chars	Value always "ZNX" Indicate ZenPay
2	rsp_billcode Billor Code provided by ZenPay during registration.	Max length 20 characters	200020010
3	rsp_fpxmode Indicate response receive via interactive	1 char	1 - interactive mode
4	rsp_orderid Customer order reference	20 chars alphanumeric	A75457, 10002. The value is blank when merchant using Payment Method 2.
5	rsp_amount Paid transaction Amount	Decimal 10 with 2 decimal point	200.00
6	rsp_trxstatus Transaction Status Description	15 chars	BANK ISLAM
7	rst_stcode Transaction status code	5 chars	00,1C, 51 99 etc
8	rsp_bankid refer Bankcode list	2 chars	MB2U0227
9	rsp_bankname Bank Name Description	30 chars	=MAYBANK2U
10	rsp_fpxid Date and time combination and running FPX ID 6 digit by paynet	16 digits	2303060154380172
11	rsp_fpxorderno Payment Gateway Reference number. Must Start with ZNXyymmddxxxxxx	20 chars	ZNX230306000229
12	rsp_trxdatetime Payment Transaction date	16 chars YYYYMMDDhhmmss	20230302201802 For 2 Mac 2023 at 10:18:02 pm



13	rsp_bhashkey	32 chars	Billers hashkey provided by ZenPay to merchant
14	rsp_paysessionid	64 chars	Pay Session ID is session string submitted during request for using payment Method 2. The value is blank when merchant uses payment method 1.



3.2 SAMPLE RECEIVE PAGE CODING

Sample PHP Coding to receive payment response.

```
<?php
//your db connection
//print response param
/*
Foreach($_REQUEST as $fieldname =>$value){
echo $fieldname."=" .urldecode($value)."<br>";
}
*/
$rsp_appln_id =urldecode( $_REQUEST{'rsp_appln_id'});
$rsp_billercode = urldecode( $_REQUEST{'rsp_billercode'});
$rsp_fpxmode = urldecode( $_REQUEST{'rsp_fpxmode'});
$rsp_orderid = urldecode( $_REQUEST{'rsp_orderid'});
$rsp_amount = urldecode( $_REQUEST{'rsp_amount'});
$rsp_trxstatus = urldecode( $_REQUEST{'rsp_trxstatus'});
$rst_stcode = urldecode( $_REQUEST{'rst_stcode'});
$rsp_bankid = urldecode( $_REQUEST{'rsp_bankid'});
$rsp_bankname = urldecode( $_REQUEST{'rsp_bankname'});
$rsp_fpxid = urldecode( $_REQUEST{'rsp_fpxid'});
$rsp_fpxorderno = urldecode( $_REQUEST{'rsp_fpxorderno'});
$rsp_sellerid = urldecode( $_REQUEST{'rsp_sellerid'});
$rsp_trxdatetime = urldecode( $_REQUEST{'rsp_trxdatetime'});
$rsp_hashkey = urldecode( $_REQUEST{'rsp_bhashkey'});

//for payment method2
$rsp_paysessionid= urldecode( $_REQUEST{'rsp_paysessionid'});

//process to your db etc
```


4.0 RECEIVE RESPONSE VIA CALL BACK

4.1 PAYMENT RESPONSE PARAMETERS

Sometime client has problem with browser during interactive session for some reasons (eg internet problem, accidentally close browser) while masking payment interactively.

Payment Gateway will use the call back URL for these two purposes: -

- 1) For Any transaction status return
- 2) During recovery if there is any transaction missing or drop due communication breakdown from FPX Paynet or Payment Gateway

Payment Gateway will send post payment parameters to Call **Back URL via HTTP POST Methods**. These are parameters send to Call Back URL: -

No	Parameters and Description	Status Parameter	Example (e.g.)
1	rsp_appln_id An Application ID	5 chars	Value always "ZNX" Indicate ZenPay
2	rsp_billcode Billor Code provided by ZenPay during registration.	Max length 20 character	200020010
3	rsp_fpxmode Indicate response receive via background mode	1 char	2 for background process
4	rsp_orderid Customer order reference	Max 30 chars alphanumeric	A75457, 10002
5	rsp_amount Paid transaction Amount	Decimal 10 with 2 decimal point	200.00
6	rsp_trxstatus Transaction Status Description	15 chars	SUCCESSFUL, or UNSUCCESSFUL
7	rst_stcode Transaction status code	5 chars	00,1C, 51 99 etc
8	rsp_bankid refer Bankcode list	2 chars	MB2U0227
9	rsp_bankname Bank Name Description	30 chars	MAYBANK2U



10	rsp_fpxid Date and time combination and running FPX ID 6 digit by paynet	16 digits	2303060154380172
11	rsp_fpxorderno Payment Gateway Reference number. Must Start with ZNXyymmddxxxxx	20 chars	ZNX230306000229
12	rsp_trxdatetime Payment Transaction date	16 chars YYYYMMDDhhmmss	20230302201802 For 2 Mac 2023 at 10:18:02 pm
13	rsp_process_mode	Integer value 1,2	1- Normal Posting Process 2- Payment Recovery Update
14	rsp_hash MD5 for parameter for parameter order from #1 to #13 MD5(ZNX....202303022018021)	32 chars	033f4ba74d3ef1ae6a2e3ccd227353f7
15	rsp_bhashkey	32 chars	Billor hashkey provided by ZenPay to merchant
16	rsp_paysessionid	64 chars	This parameter only available during payment method 2 is used during payment request.

4.2 SAMPLE RECEIVE VIA CALL BACK URL

```
<?php
//your db connection
//print response param
/*
Foreach($_REQUEST as $fieldname =>$value){
echo $fieldname."=" .urldecode($value)."<br>";
}
*/
$rsp_appln_id =urldecode( $_REQUEST['rsp_appln_id']);
$rsp_billercode = urldecode( $_REQUEST['rsp_billercode']);
$rsp_fpxmode = urldecode( $_REQUEST['rsp_fpxmode']);
$rsp_orderid = urldecode( $_REQUEST['rsp_orderid']);
$rsp_amount = urldecode( $_REQUEST['rsp_amount']);
$rsp_trxstatus = urldecode( $_REQUEST['rsp_trxstatus']);
$rst_stcode = urldecode( $_REQUEST['rst_stcode']);
$rsp_bankid = urldecode( $_REQUEST['rsp_bankid']);
$rsp_bankname = urldecode( $_REQUEST['rsp_bankname']);
$rsp_fpxid = urldecode( $_REQUEST['rsp_fpxid']);
$rsp_fpxorderno = urldecode( $_REQUEST['rsp_fpxorderno']);
$rsp_sellerid = urldecode( $_REQUEST['rsp_sellerid']);
$rsp_trxdatetime = urldecode( $_REQUEST['rsp_trxdatetime']);
$rsp_process_mode== urldecode( $_REQUEST['sp_process_mode']);
$rsp_hash = urldecode( $_REQUEST['rsp_hash']);
$rsp_bhashkey== urldecode( $_REQUEST['rsp_bhashey']);

//process to your db etc
```

5.0 WEBURL API REFERENCE

5.1 PAYMENT REQUEST FORM SUBMISSION

<https://app.thezenpay.com.my/ebiz/ezp/zenpaynow.php>

5.2 QUERY ALL TRANSACTIONS VIA ZENPAY API

https://app.thezenpay.com/webservice/qbiller_fpx_report.php

Sample Passing parameter via HTTP_POST or HTTP_GET to query transaction status from 1st March 2023 till 10th March 2023

No	PARAMETER NAME	EXAMPLE	Mandatory/Optional
1	billercode	E.g.: 200020011	Mandatory
2	hashkey	Hashkey provided by ZenPay during registration	Mandatory
3	fromdate	YYYYmmdd E.g. 20230301	Mandatory
4	todate	YYYYmmdd E.g. 20230310	Mandatory
5	username	Username provided by Zenpay	Mandatory
6	userpwd	Your current password setting	Mandatory

Successful Response JSON Format

```
[{"bil":1,"rsp_datetime":"2023-03-07
12:06:24","rsp_billercode":"200020011","rsp_order_no":"ZNX230307000239","rsp_f
px_id":"2303071206240816","rsp_bank_branch":"CIMB
BANK","rsp_status":"SUCCESSFUL","rsp_st_code":"00","rsp_amt":"2.00","mdr_cat":
"PER","mdr_val":"2.50","net_amt":"1.95"},
{"bil":2,"rsp_datetime":"2023-03-08
11:48:17","rsp_billercode":"200020011","rsp_order_no":"ZNX230308000246","rsp_f
px_id":"2303081148170126","rsp_bank_branch":"CIMB
BANK","rsp_status":"SUCCESSFUL","rsp_st_code":"00","rsp_amt":"80.00","mdr_cat"
:"PER","mdr_val":"2.50","net_amt":"78.00"},
ISLAM","rsp_status":"SUCCESSFUL","rsp_st_code":"","rsp_amt":"3.00","mdr_cat":"FI
X","mdr_val":"1.70","net_amt":"1.30"}]
```

Return or Response Parameter Description

Item #	Parameter Name	Description
1	bil	Record counter
2	rsp_datetime format YYYY-MM-DD HH:MM:SS	Transaction date
3	rsp_order_no	Payment Order NO auto generated by Payment Gateway
4	rsp_fpx_id	FPX ID unique transaction number by FPX YYMMDDhhmmssnnnn
5	rsp_bank_branch	Payee Bank Name e.g. BANK ISLAM
6	rsp_status	SUCCESSFUL or UNSUCCESSFUL
7	rsp_st_code	Status Code for successful always 00 51 -insufficient fund 1C- cancel at login page (refer Attachment) etc
8	rsp_amt	Amount Paid
9	mdr_cat	FIX – fixed, PER -percentage
10	mdr_val	Value respective to mdr_cat

5.3 QUERY TRANSACTION API USING PAYMENT REFERENCE ID https://app.thezenpay.com/webservice/qbiller_fpx_orderno.php

Passing parameters via HTTP_POST or HTTP_GET to

No	PARAMETER NAME	EXAMPLE	Mandatory/Optional
1	billercode	E.g.: 200020011	Mandatory
2	hashkey	Alphanumeric character provided by ZenPay during registration	Mandatory
3	payref payment reference or seller order no auto generated by payment gateway.	E.g. ZNX230307000239	Mandatory
5	username	Username provided by ZenPay	Mandatory
6	userpwd	Your current password setting	Mandatory

Sample Response JSON Format for Payment Refence # ZNX230307000239

```
{
  "bil": "1",
  "rsp_datetime": "2023-03-07 12:06:24",
  "rsp_billercode": "200020011",
  "rsp_order_no": "ZNX230307000239",
  "rsp_fpx_id": "2303071206240816",
  "rsp_bank_branch": "CIMB BANK",
  "rsp_status": "SUCCESSFUL",
  "rsp_st_code": "00",
  "rsp_amt": "2.00",
  "mdr_cat": "PER",
  "mdr_val": "2.50",
  "net_amt": "1.95"
}
```

5.4 QUERY ALL PAYMENT TRANSACTIONS STATUS VIA GATEWAY API

<https://app.thezenpay.com/ebiz/webservice/znp/payreqstatus.php>

Passing parameters

No	Field Name	Example Value	Mandatory/Optional
1	billercode	E.g.: 200020011	Mandatory
2	hashkey	Hashkey provided by ZenPay during registration	Mandatory
3	fromdate	YYYYmmdd E.g. 20230301	Mandatory
4	todate	YYYYmmdd E.g. 20230310	Mandatory

Sample Respose JSON Format

```
{
  "bil":1,"rsp_datetime":"2023-03-07
  12:06:24","rsp_billercode":"200020011","rsp_order_no":"ZNX230307000239","r
  sp_fpx_id":"2303071206240816","rsp_bank_branch":"BANK
  ISLAM","rsp_bankcode":"BIMB0340","rsp_status":"SUCCESSFUL","rsp_st_code":
  "00","rsp_amt":"2.00","rsp_hash":"033f4ba74d3ef1ae6a2e3ccd227353f7"}
}
```

Item #	Parameter Name	Description
1	bil	Record counter
2	rsp_billercode	Biller Code e.g. 2000200010
2	rsp_datetime format YYYY-MM-DD HH:MM:SS	Transaction date
3	rsp_order_no	Payment Order NO auto generated by Payment Gateway
4	rsp_fpx_id	FPX ID unique transaction number by FPX YYMMDDhhmmssnnnnn
5	rsp_bank_branch	Payee Bank Name eg BANK ISLAM
6	rsp_bankcode	Bankcode (Refer Bankcode Attachment)
7	rsp_status	SUCCESSFUL or UNSUCCESSFUL
8	rsp_st_code	Status Code for successful always 00 51 -insufficient fund 1C- cancel at login page (refer Attachment) etc
9	rsp_amt	Amount Paid Decimal 2 e.g. 100.00
10	rsp_hash	MD5 for combination value string #1,..,#9

5.5 PAYOUT REQUEST BY MERCHANT API

Merchant must submit the following parameters via http post URL to the following URL in order instruct ZENPAY to make payment to respective beneficiary account.

HTTP POST URL:

https://app.thezenpay.com/webservice/payout_request.php

Passing parameters

No.	Field Name	Example Value	Mandatory/Optional
1	pay_bcode	E.g.: 200020011	Mandatory
2	pay_hashkey	Hashkey provided by ZenPay during registration.	Mandatory
3	pay_datetime	YYYYmddHHmmss E.g. 20230301140020 1 March 2023 2:00:20 pm	Mandatory
4	pay_amount	Amount to pay in 2 decimals. E.g. 11000.50 for Eleven thousand and Fifty cent	Mandatory
5	pay_bankaccount	Beneficiary bank account E.g. 03030602180067	Mandatory
6	pay_bankaccholder	Beneficiary account name or account holder	Mandatory
7	pay_bankcode	Malaysia Bank SWIFT Codes (refer Attachment)	Mandatory
8	pay_bankname	Beneficiary bank name Attached Bank Name respective to pay_bankcode (item#7)-refer Attachment 5.6	Mandatory
9	pay_ref	Unique Merchant reference document to this respective payment instruction e.g. 12333	Mandatory
10	pay_memberid	Customer Id or Member Id E.g. CUST0001	Mandatory
11	pay_mode (F or R)	Posting Indicator Flag Value F= First Fresh Posting (default) R=Repost /Resubmit request due to previous failure	Mandatory

12	pay_callbackURL	This URL will be used by Zenpay to update merchant any payout request status	Optional (default empty string)
13	param_key Sort ascending alphabetically. pay_amount pay_bankaccount pay_bankaccholder pay_bankcode pay_bankname pay_bcode pay_datetime pay_hashkey pay_memberid pay_mode pay_ref pay_callbackURL	Order ascending All parameters #1 to #12. E.g. MD5(11000.500303602180067...Fhttp://www.mchant100.com/payout.jsp)	Mandatory

Response Status Code

1	00	Accepted and Successful process.
2	01	Unsuccessful/Failure.

Response Error Code

1	09	Invalid parameter field name(s).
2	19	Invalid hashkey.
3	29	Invalid biller code.
4	39	Invalid amount.
5	49	Invalid Bank/Finance Swift Code.
6	59	Insufficient Account Balance.
7	69	Number of parameters mismatch with MD5 keys.
8	79	Invalid Bank Account Format. (Checking digit only)

Sample Response:

Response #1: SUCCESSFUL/NO ERROR

```
{ "pay_ref": "122344", "pay_amount": "11000.50", "pay_datetime": "20230301140020", "pay_memberid": "CUST001", "status": "00" }
```

Response # 2: INSUFFICIENT MERCHANT ACCOUNT BALANCE (only single error)

```
{ "pay_amount": "1000.50", "pay_memberid": "CUST001", "pay_ref": "12345", "pay_datetime": "20230301140020", "error": { "59": "Insufficient Balance" }, "status": "01" }
```

Response # 3: MORE THAN ONE INVALID PARAMETERS OR ERRORS

```
{ "pay_amount": "1000.50", "pay_memberid": "CUST001", "pay_ref": "12345", "pay_datetime": "20230301140020", "error": { "49": "Invalid Swift Code" }, { "19": "Invalid Hashkey" }, { "59": "Insufficient Balance" }, "status": "01" }
```


5.6 MALAYSIA BANK/FINANCE SWIFT BANK CODE

NO	BANK/FINANCE NAME	CITY	BRANCH	SWIFTCODE
1	AFFIN BANK BERHAD	KUALA LUMPUR		PHBMMYKL
2	AFFIN HWANG ASSET MANAGEMENT BERHAD	KUALA LUMPUR		HIMRMYKL
3	AFFIN HWANG INVESTMENT BANK BERHAD	KUALA LUMPUR		HDSBMY2P
4	AFFIN ISLAMIC BANK BERHAD	KUALA LUMPUR		AIBBMYKL
5	AIA BHD.	KUALA LUMPUR		AIACMYKL
6	AL RAJHI BANKING AND INVESTMENT CORPORATION (MALAYSIA) BHD	KUALA LUMPUR		RJHIMYKL
7	ALLIANCE BANK MALAYSIA BERHAD	KUALA LUMPUR		MFBBMYKL
8	ALLIANCE INVESTMENT BANK BERHAD	KUALA LUMPUR		MBAMMYKL
9	ALLIANCE ISLAMIC BANK BERHAD	KUALA LUMPUR		ALSRMYKL
10	AMBANK (M) BERHAD	KUALA LUMPUR		ARBKMYKL
11	AMBANK (M) BERHAD	LABUAN	LABUAN OFFSHORE BRANCH (LICENSED LABUAN BANK NO.080097D)	ARBKMYKLLAB
12	AMBANK ISLAMIC BERHAD	KUALA LUMPUR		AISLMYKL
13	AMINVESTMENT BANK BERHAD (FORMERLY KNOWN AS AMMERCHANT BANK BERHAD)	KUALA LUMPUR		AMMBMYKL
14	ASIA INVESTMENT BANKING CORPORATION LABUAN	LABUAN		ASNCMY2L
15	ASIA PACIFIC INVESTMENT BANK LTD	KUALA LUMPUR		ASPMYKL
16	AXIATA GROUP BERHAD	KUALA LUMPUR		AXGBMYKK
17	BANGKOK BANK BERHAD	KUALA LUMPUR		BKKBMYKL
18	BANK AL HABIB LIMITED	LABUAN		BAHLMY2A
19	BANK ISLAM MALAYSIA BERHAD	KUALA LUMPUR		BIMBMYKL
20	BANK KERJASAMA RAKYAT MALAYSIA BERHAD (BANK RAKYAT)	KUALA LUMPUR		BKRMMYKL
21	BANK MUAMALAT MALAYSIA BERHAD (6175-W)	KUALA LUMPUR		BMMBMYKL
22	BANK MUAMALAT MALAYSIA BERHAD (6175-W)	KUALA LUMPUR	TRADE FINANCE	BMMBMYKLTFD
23	BANK NEGARA MALAYSIA	KUALA LUMPUR		BNMAMYK3
24	BANK NEGARA MALAYSIA	KUALA LUMPUR		BNMAMY2K
25	BANK NEGARA MALAYSIA	KUALA LUMPUR	HEAD OFFICE	BNMAMYKL
26	BANK OF AMERICA MALAYSIA BERHAD	KUALA LUMPUR		BOFAMY2XGRC
27	BANK OF AMERICA MALAYSIA BERHAD	KUALA LUMPUR		BOFAMY2XLMY

28	BANK OF AMERICA MALAYSIA BERHAD	KUALA LUMPUR		BOFAMY2X
29	BANK OF AMERICA MALAYSIA BERHAD	LABUAN	LABUAN	BOFAMY2XLBN
30	BANK OF CHINA (MALAYSIA) BERHAD	KUALA LUMPUR		BKCHMYKL
31	BANK OF CHINA (MALAYSIA) BERHAD	KUALA LUMPUR	BANK OF CHINA MALAYSIA RMB CLEARING CENTER	BKCHMYKLCLR
32	BANK PERTANIAN MALAYSIA BERHAD-AGROBANK	KUALA LUMPUR		AGOBMYKL
33	BNP PARIBAS	LABUAN		BNPAMYKA
34	BNP PARIBAS MALAYSIA BERHAD	KUALA LUMPUR		BNPAMYKL
35	BNP PARIBAS MALAYSIA BERHAD	KUALA LUMPUR	BNPPM ISLAMIC BANKING WINDOW	BNPAMYKLSPI
36	CAGAMAS BERHAD	KUALA LUMPUR		CAGAMYKL
37	CHINA CONSTRUCTION BANK (MALAYSIA) BERHAD	KUALA LUMPUR		PCBCMYKL
38	CHINA CONSTRUCTION BANK CORPORATION	LABUAN	BRANCH LABUAN	PCBCMY22
39	CIB	LABUAN		RINTMY22
40	CIMB BANK (L) LIMITED	LABUAN		CIBBMYKA
41	CIMB BANK BERHAD	KUALA LUMPUR		CIBBMYKL
42	CIMB BANK BERHAD	KUALA LUMPUR	SECURITIES BORROWING AND LENDING	CIBBMYKLSBL
43	CIMB BANK BERHAD	LABUAN	OFFSHORE BRANCH LABUAN	CIBBMY2L
44	CIMB INVESTMENT BANK BERHAD	KUALA LUMPUR		COIMMYKL
45	CIMB ISLAMIC BANK BERHAD	KUALA LUMPUR		CTBBMYKL
46	CIMB-PRINCIPAL ASSET MANAGEMENT BERHAD	KUALA LUMPUR		CANHMYKL
47	CITIBANK BERHAD	GEORGE TOWN	PENANG BRANCH	CITIMYKLPEN
48	CITIBANK BERHAD	JOHOR BAHRU	JOHOR BAHRU BRANCH	CITIMYKLJOD
49	CITIBANK BERHAD	KUALA LUMPUR	JALAN AMPANG	CITIMYKL
50	CITIBANK BERHAD	KUALA LUMPUR LAB		CITIMYKLLA
51	CREDIT SUISSE SECURITIES (MALAYSIA) SDN. BHD.	KUALA LUMPUR		CRESMYKL
52	DBS BANK LTD	LABUAN BRANCH	LABUAN	DBSSMY2A
53	DEUTSCHE BANK (MALAYSIA) BERHAD	KUALA LUMPUR		DEUTMYKLGMO
54	DEUTSCHE BANK (MALAYSIA) BERHAD	KUALA LUMPUR		DEUTMYKLIBW
55	DEUTSCHE BANK (MALAYSIA) BERHAD	KUALA LUMPUR		DEUTMYKL
57	DEUTSCHE BANK (MALAYSIA) BERHAD	KUALA LUMPUR	INTERNATIONAL ISLAMIC BANKING	DEUTMYKLISB
58	DEUTSCHE BANK (MALAYSIA) BERHAD	LABUAN	LABUAN BRANCH	DEUTMYKLBLB
59	EUROPE-ASIA INVESTMENT BANK LIMITED	KUALA LUMPUR		EUIEMY22

60	EXPORT-IMPORT BANK OF MALAYSIA BERHAD	KUALA LUMPUR		EXMBMYKL
61	FGV CAPITAL SDN. BHD.	KUALA LUMPUR		FGVCMYKL
62	FGV HOLDINGS BERHAD	KUALA LUMPUR		FGVHMYKL
63	FIDELITY ASIA BANK LTD	LABUAN		FABEMY22
64	FINTECH BANK LTD.	LABUAN F.T.		FNTHMY2L
65	FIRST ABU DHABI BANK PJSC (FORMERLY NATIONAL BANK OF ABU DHABI)	LABUAN		NBADMYKL
66	FIRST ABU DHABI BANK PJSC (FORMERLY NATIONAL BANK OF ABU DHABI)	LABUAN		NBADMYKLLAU
67	GOLDEN TOUCH INVESTMENT BANK LIMITED	LABUAN		GTIVMY2L
68	HONG LEONG BANK BERHAD	KUALA LUMPUR		HLBBMYKL
69	HONG LEONG BANK BERHAD	LABUAN	INTERNATIONAL BRANCH LABUAN	HLBLMY22
70	HONG LEONG INVESTMENT BANK BERHAD	KUALA LUMPUR		HLIVMYKL
71	HONG LEONG ISLAMIC BANK BERHAD	KUALA LUMPUR		HLIBMYKL
72	HSBC (MALAYSIA) TRUSTEE BERHAD	KUALA LUMPUR		HSTMMYKL
73	HSBC (MALAYSIA) TRUSTEE BERHAD	KUALA LUMPUR	GLOBAL WEALTH SOLUTIONS	HSTMMYKLGWS
74	HSBC AMANAH MALAYSIA BERHAD	KUALA LUMPUR		HMABMYKL
75	HSBC BANK MALAYSIA BERHAD	KUALA LUMPUR		HBMBMYKL
76	I-VCAP MANAGEMENT SDN BHD	KUALA LUMPUR		IMSHMYK2
77	IBH INVESTMENT BANK LIMITED	LABUAN		IBHIMY2L
78	INDIA INTERNATIONAL BANK (MALAYSIA) BERHAD	KUALA LUMPUR		IIMBMYKL
79	INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MALAYSIA) BERHAD.	KUALA LUMPUR	HEAD OFFICE	ICBKMYKL
80	INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MALAYSIA) BERHAD.	LABUAN	LABUAN BRANCH	ICBKMYKLLAB
81	J.P. MORGAN CHASE BANK BERHAD	KUALA LUMPUR		CHASMYKX
82	J.P. MORGAN CHASE BANK BERHAD	KUALA LUMPUR	JPMORGAN SECURITIES - MALAYSIA	CHASMYKXSEC
83	JPMORGAN CHASE BANK	N.A.		CHASMY2A
84	KAF INVESTMENT BANK BERHAD	KUALA LUMPUR		KAFBMYKL
85	KENANGA INVESTMENT BANK BERHAD	KUALA LUMPUR		ECMLMYKL
86	KUALA LUMPUR KEPONG BERHAD	IPOH		KLKBM2I
87	KUWAIT FINANCE HOUSE (MALAYSIA) BERHAD	KUALA LUMPUR		KFHOMYKL

88	LBS	PETALING JAYA		LBGRMY22
89	MALAYAN BANKING BERHAD (MAYBANK)	BUTTERWORTH	TRADE FINANCE CENTER	MBBEMYKLBWC
90	MALAYAN BANKING BERHAD (MAYBANK)	IPOH		MBBEMYKLIPH
91	MALAYAN BANKING BERHAD (MAYBANK)	JOHOR BAHRU		MBBEMYKLJOB
92	MALAYAN BANKING BERHAD (MAYBANK)	KLANG		MBBEMYKLPKG
93	MALAYAN BANKING BERHAD (MAYBANK)	KOTA KINABALU		MBBEMYKLIKIN
94	MALAYAN BANKING BERHAD (MAYBANK)	KUALA LUMPUR		MBBEMYKL
95	MALAYAN BANKING BERHAD (MAYBANK)	KUALA LUMPUR	BANGSAR BARU BRANCH	MBBEMYKLBAN
96	MALAYAN BANKING BERHAD (MAYBANK)	KUALA LUMPUR	BUKIT BINTANG BRANCH	MBBEMYKLBBG
97	MALAYAN BANKING BERHAD (MAYBANK)	KUALA LUMPUR	CASH MANAGEMENT DEPARTMENT	MBBEMYKLWEB
98	MALAYAN BANKING BERHAD (MAYBANK)	KUALA LUMPUR	CUSTODIAN SERVICES DEPARTMENT	MBBEMYKLCSD
99	MALAYAN BANKING BERHAD (MAYBANK)	KUALA LUMPUR	KEPONG BRANCH	MBBEMYKLKEP
100	MALAYAN BANKING BERHAD (MAYBANK)	KUALA LUMPUR	PRIVATE WEALTH MALAYSIA	MBBEMYKLPWM
101	MALAYAN BANKING BERHAD (MAYBANK)	KUALA LUMPUR	PUDU BRANCH	MBBEMYKLPUD
102	MALAYAN BANKING BERHAD (MAYBANK)	KUALA LUMPUR	SUBANG AIRPORT	MBBEMYKLSUB
103	MALAYAN BANKING BERHAD (MAYBANK)	KUALA LUMPUR	TRADE FINANCE CENTER	MBBEMYKLLKC
104	MALAYAN BANKING BERHAD (MAYBANK)	KUALA LUMPUR	WISMA SIME DARBY BRANCH	MBBEMYKLWSD
105	MALAYAN BANKING BERHAD (MAYBANK)	MELAKA		MBBEMYKLMAL
106	MALAYAN BANKING BERHAD (MAYBANK)	PASIR GUDANG		MBBEMYKLPSG
107	MALAYAN BANKING BERHAD (MAYBANK)	PETALING JAYA		MBBEMYKLPJY
108	MALAYAN BANKING BERHAD (MAYBANK)	PETALING JAYA	TRADE FINANCE CENTER	MBBEMYKLPJC
109	MALAYAN BANKING BERHAD (MAYBANK)	PETALING JAYA	YONG SHOOK LIN BRANCH	MBBEMYKLYSL
110	MALAYAN BANKING BERHAD (MAYBANK)	PULAU PINANG		MBBEMYKL PEN
111	MALAYAN BANKING BERHAD (MAYBANK)	PULAU PINANG	TRADE FINANCE CENTER	MBBEMYKLPGC
112	MALAYAN BANKING BERHAD (MAYBANK)	SEREMBAN		MBBEMYKLSBN
113	MALAYAN BANKING BERHAD (MAYBANK)	SHAH ALAM		MBBEMYKLSHA
114	MALAYAN BANKING BERHAD (MAYBANK)	SHAH ALAM	TRADE FINANCE CENTER	MBBEMYKLSAC
115	MALAYSIA AIRLINES BERHAD	SEPANG		MAYHMY22

116	MANULIFE INVESTMENT MANAGEMENT (M) BERHAD	KUALA LUMPUR		MAMIMYKL
117	MAYBANK INTERNATIONAL (L) LTD.	LABUAN		MBBEMYKA
118	MAYBANK INTERNATIONAL LABUAN BRANCH	LABUAN		MBBEMY2L
119	MAYBANK INVESTMENT BANK BERHAD	KUALA LUMPUR		MBEAMYKL
120	MAYBANK ISLAMIC BERHAD	KUALA LUMPUR		MBISMYKL
121	MBSB BANK BERHAD	KUALA LUMPUR		AFBQMYKL
122	MEGA INTERNATIONAL COMMERCIAL BANK CO.LTD	LABUAN	LABUAN	ICBCMY2L
123	MERCEDES-BENZ MALAYSIA SDN. BHD.	PUCHONG		DABEMYKL
124	MERCEDES-BENZ SERVICES MALAYSIA SDN. BHD.	PUCHONG		MBSMMYKL
125	MIDDLE EAST INVESTMENT BANK LTD	LABUAN		MEIBMYKA
126	MIZUHO BANK (MALAYSIA) BERHAD	KUALA LUMPUR		MHCBMYKA
127	MIZUHO BANK LTD	LABUAN	LABUAN BRANCH	MHCBMY2L
128	MOBILITYONE SDN. BHD.	KUALA LUMPUR		MBSDMYKM
129	MUFG BANK (MALAYSIA) BERHAD	KUALA LUMPUR		BOTKMYKX
130	MUFG BANK LTD	LABUAN	LABUAN BRANCH	BOTKMYKA
131	NOMURA ASSET MANAGEMENT MALAYSIA SDN BHD	KUALA LUMPUR		NOCMMYKL
132	OCBC AL-AMIN BANK BERHAD	KUALA LUMPUR		OABBYMYKL
133	OCBC BANK (MALAYSIA) BERHAD	KUALA LUMPUR		OCBCMYKL
134	OVERSEA-CHINESE BANKING CORPORATION LIMITED	LABUAN	BRANCH LABUAN	OCBCMYKA
135	PERFECT HEXAGON BANK	LABUAN		PHCIMY2L
136	PERMODALAN NASIONAL BERHAD	KUALA LUMPUR		PERMMYKB
137	PERMODALAN NASIONAL BERHAD	KUALA LUMPUR		PERMMYKP
138	PETROLIAM NASIONAL BERHAD	KUALA LUMPUR		PTROMYKL
139	PETROLIAM NASIONAL BERHAD	KUALA LUMPUR	KLCC	PTROMYKLFSD
140	PG ASIA INVESTMENT BANK LTD	LABUAN		AINEMY22
141	PUBLIC BANK (L) LTD	LABUAN		PBLLMYKA
142	PUBLIC BANK BERHAD	KUALA LUMPUR		PBBEMYKL
143	PUBLIC ISLAMIC BANK BERHAD	KUALA LUMPUR		PUIBMYKL
144	RHB ASSET MANAGEMENT SDN BHD	KUALA LUMPUR		RHBTMYKL
145	RHB BANK (L) LTD	LABUAN		RHBBMYKA
146	RHB BANK BERHAD	KUALA LUMPUR		RHBBMYKL

147	RHB INVESTMENT BANK BERHAD	KUALA LUMPUR		OSKIMYKL
148	RHB ISLAMIC BANK BERHAD	KUALA LUMPUR		RHBAMYKL
149	SAPURA ENERGY BERHAD	SERI KEMBANGAN		SEBMMY22
150	STANDARD CHARTERED BANK MALAYSIA BERHAD	KUALA LUMPUR	ALL OFFICES IN MALAYSIA	SCBLMYKX
151	STANDARD CHARTERED BANK MALAYSIA BERHAD	LABUAN	LABUAN OFFSHORE BANKING UNIT ONLY	SCBLMYKXLAB
152	STANDARD CHARTERED SAADIQ BERHAD	KUALA LUMPUR		SCSRMYKK
153	SUMITOMO MITSUI BANKING CORPORATION LABUAN	LABUAN		SMBCMYKA
154	SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD	KUALA LUMPUR		SMBCMYKL
155	SUMITOMO MITSUI BANKING CORPORATION MALAYSIA BERHAD	KUALA LUMPUR		SMBCMY22
156	SUNWAY MONEY SDN BHD	SUBANG		SMSHMY22
157	TAICHUNG COMMERCIAL BANK CO.	LTD LABUAN BRANCH	LABUAN	TCBBMY22
158	TAISHIN INTERNATIONAL BANK CO.	LTD.LABUAN BRANCH	LABUAN	TSIBMY22
159	THE BANK OF NOVA SCOTIA BERHAD	KUALA LUMPUR		NOSCMYKL
160	THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED	LABUAN		HSBCMYKA
161	TMC SERVICES SDN. BHD.	KUALA LUMPUR		TMCBMYKL
162	TML REMITTANCE CENTER SDN. BHD.	BATU PAHAT		TRTDMY22
163	TRANGLO SDN BHD	KUALA LUMPUR		TRLOMYKL
164	TROPICANA CORPORATION BERHAD	PETALING JAYA		TROHMY22
165	UNITED OVERSEAS BANK (MALAYSIA) BERHAD	KUALA LUMPUR		UOVBMKYKL
166	UNITED OVERSEAS BANK (MALAYSIA) BERHAD	KUALA LUMPUR	CUSTODIAN AND NOMINEES DEPARTMENT	UOVBMKYKLCND
167	UNITED OVERSEAS BANK (MALAYSIA) BERHAD	KUALA LUMPUR	TRANSACTION BANKING	UOVBMKYKCMS
168	UNITED OVERSEAS BANK LIMITED	LABUAN	BRANCH LABUAN	UOVBMKY2L
169	VCAP ASSET MANAGERS SDN BHD	KUALA LUMPUR		VAMSMYK2
170	WAAFI BANK LTD.	LABUAN		WAAFMY2L
171	WILHELMSSEN SHIP MANAGEMENT SDN BHD	KUALA LUMPUR		WSMHMYKL
172	YINSON HOLDINGS BERHAD.	KUALA LUMPUR		YIHBMKYKL
173	BANK SIMPANAN NASIONAL	KUALA LUMPUR		BSNAMYK1
174	BIG PAY MALAYSIA SDN BHD	KUALA LUMPUR		BIGPAY
175	BOOST BANK BERHAD	KUALA LUMPUR		BOBEMYK2
176	GX BANK BERHAD	KUALA LUMPUR		GXSPMYKL



177	MERCHANTRADE	KUALA LUMPUR		MSSHMY21
178	TOUCHNGO DIGITAL	KUALA LUMPUR		TNGXXX

