



ZenPAY
INTEGRATION MANUAL & GUIDELINES
Version 5

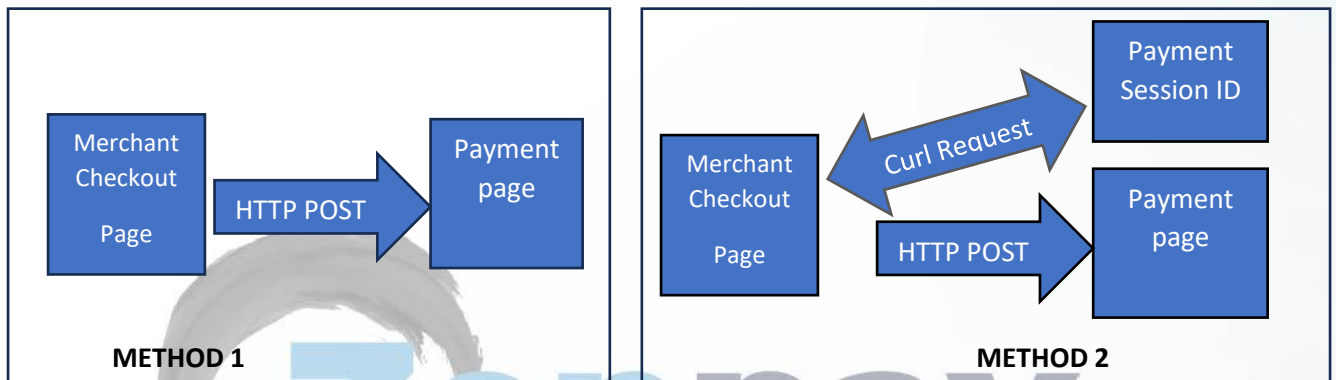
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1.0 REQUEST FOR PAYMENT

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 Billcode 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	Billers 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	pay_authocode	Authentication id provided by ZenPay eg abcd1234	Mandatory
13	param_key Sort ascending alphabetically. pay_amount pay_authocode 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(11000.50abcd12340303602180067...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)
9	99	Invalid Authcode

Sample Response:

Response #1: SUCCESSFUL/NO ERROR

```
{{"pay_ref":"122344","pay_amount":"11000.50","pay_datetime":"20230301140020","pay_memberid":"CUST0001","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 Name	Swift Code
1	MBSB BANK BERHAD	AFBQMYKL
2	AGROBANK	AGOBMYKL
3	AMBANK BERHAD	ARBKMYKL
4	BIGPAY MALAYSIA SDN BHD	BIGPAY
5	BANK ISLAM MALAYSIA BERHAD	BIMBMYKL
6	BANK OF CHINA (MALAYSIA) BERHAD	BKCHMYKL
7	BANGKOK BANK BERHAD	BKKBTHBK
8	BANK KERJASAMA RAKYAT MALAYSIA	BKRMMYKL
9	BANK MUAMALAT MALAYSIA BERHAD	BMMBMYKLTFD
10	BNP PARIBAS MALAYSIA BERHAD	BNPAMYKL
11	BOOST	BOBEMYK2
12	BANK OF AMERICA (MALAYSIA) BERHAD	BOFAMY2X
13	MIZUHO BANK (MALAYSIA) BERHAD MUFG BANK (MALAYSIA) BERHAD	BOTKMYKX
14	BANK SIMPANAN NASIONAL	BSNAMYK1
15	J.P. MORGAN CHASE BANK BERHAD	CHASMYKX
16	CIMB BANK BERHAD	CIBBMYKL
17	CITIBANK BERHAD	CITIMYKL
18	DEUTSCHE BANK (MALAYSIA) BERHAD	DEUTMYKL
19	GX Bank Berhad	GXSPMYKL
20	HSBC BANK MALAYSIA BERHAD	HBMBMYKL
21	HONG LEONG BANK BERHAD	HLBBMYKL
22	INDUSTRIAL & COMM. BANK OF CHINA BERHAD	ICBKMYKL
23	KUWAIT FINANCE HOUSE (MALAYSIA) BERHAD	KFHOMYKL
24	MAYBANK BERHAD	MBBEMYKL
25	ALLIANCE BANK MALAYSIA BERHAD	MFBBMYKL
26	MERCHANTRADE	MSSHMY21
27	PERBADANAN INSURANS DEPOSIT MALAYSIA	OCBCMYKL
28	OCBC BANK (MALAYSIA) BERHAD	OCBCMYKL
29	PUBLIC BANK BERHAD	PBBEMYKL
30	CHINA CONSTRUCTION BANK (M) BERHAD	PCBCMYKL
31	AFFIN BANK BERHAD	PHBMMYKL
32	RHB BANK BERHAD	RHBBMYKL
33	AL-RAJHI BANKING & INVESTMENT CORP	RJHIMYKL
34	STANDARD CHARTERED BANK MALAYSIA BERHAD	SCBLMYKX
35	SUMITOMO MITSUI BANKING CORP MSIA BHD	SMBCMYKL
36	TouchNGoDigital	TNGXXX
37	UNITED OVERSEAS BANK MALAYSIA BERHAD	UOVBMYKL