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DOKU Hosted API

Integration Guide - API for DOKU Hosted Payment Pages

Version 1.29 December 02, 2019

1. Introduction

1.1 About this document

This documentation is intended to be used as manual **ONLY** for registered DOKU Merchants Technical / IT Division or merchant's appointed 3rd party vendor / web developers to integrate DOKU Payment Module in Merchant's websites.

In this document will explain in details how to use the Communication API with DOKU, how to represent the payment page and what are the best practices. All samples for API in this document are using PHP language. Other language can follow the same logic used in the PHP samples. All variables and parameters explained in this document are treated as case-sensitive.

All users have to obey the rules to prevent account theft and security breach as follows:

- **DO NOT SHARE** this document to other party without any legal permission from DOKU. Fail to do so will be lead to law prosecution.

- **DO NOT SHARE** any kind of Bank Information for merchant to other party. DOKU will not be responsible of any problems that may occur from this action.

1.2 Requirements

- MID/TID from Bank Acquirer for accepting Visa, MasterCard, and JCB credit card transactions.
- DOKU Merchant ID or MALL ID. This number is generated by DOKU Integration Team and is provided to you upon account activation.
- Merchant prepares URL in testing and production environment for 3 type of transaction, which are: Identify (optional), Notify, and Redirect.
- DOKU API have minimum requirements to run properly:
  - Dynamic language : Must use a language that support dynamic environment. Cannot be plain HTML.
  - Language : Can use any kind of language that web-enabled such as Apache PHP, Microsoft ASP, Adobe ColdFusion, Sun Java, Ruby on Rails.
  - Frameworks : Virtually can use many of different framework available such as CodeIgniter, Spring, etc.
  - Capable of using both HTTP Method GET and POST.
  - Database : Any kind of database available in the market that support basic SQL Statements.

2. Transaction

2.1 Credit Card

2.1.1 Overview

DOKU accept all credit card issued with these Principals:

- Mastercard
- Visa
- JCB (Only for BNI Acquiring)

Credit card transaction in Indonesia Online Merchant is usually required additional security from issuer Bank, called 3D Secure. This process will ask the genuine credit card holder to enter Internet PIN or One Time PIN (OTP) that usually sent to Credit Card Holder mobile phone.

2.1.1.1   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.

2.1.1.2   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.

2.1.1.3   Void, Refund, or Cancellation

DOKU provides 3 types of feature to reverse success credit card transactions, which are:

    a.   Void

          Void is a feature to cancel success transaction that is still unsettled yet.

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b. Refund

Refund is a feature to request return fund from success transaction that has been settled by bank. This feature is applicable only for specific bank acquirer that supports online refund.
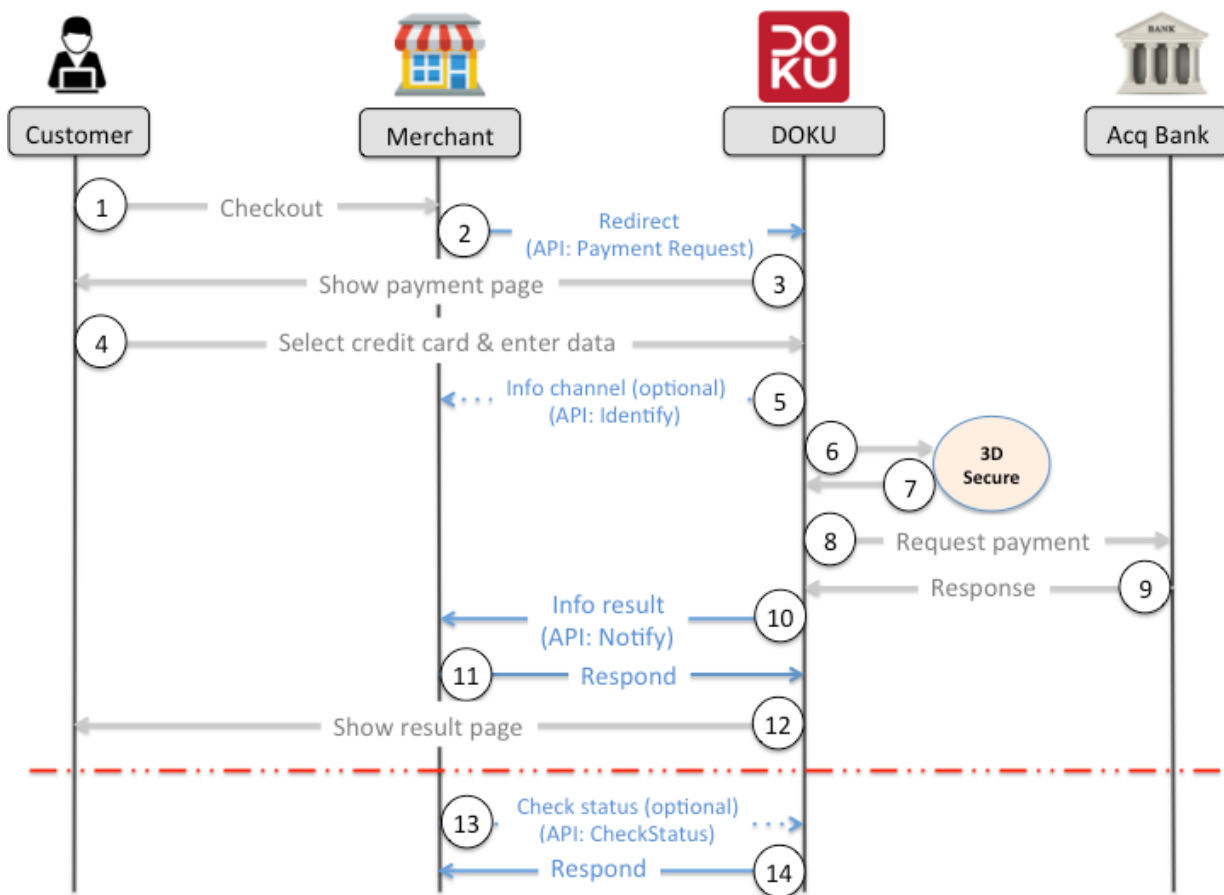
c. Cancellation

Cancellation is a feature to request void or refund in a single request. DOKU will decide the transaction will be voided or refunded based on settlement status. This feature is applicable only for specific bank acquirer that supports online refund.

2.1.2 Transaction Flow

Description:

1. Customer conducts the checkout process on merchant's webpage

2. Merchant send payment request to DOKU and redirect page

3. DOKU displays payment page to the customer

4. Customer inputs the card and payment detail and submits the payment page to DOKU

5. DOKU can send payment channel used to Merchant using Identify API (optional)

6. DOKU will redirect customer to 3D Secure page (except for the rare occasion where 3D Secure is disabled)

7. Customer submits the OTP on 3D Secure page and back to DOKU

8. DOKU submits transaction to acquiring bank

9. Bank gives response for the transaction process (success or failed)

10. DOKU notifies the transaction result to the merchant

11. Merchant gives response for transaction process (continue or stop) / (expect CONTINUE)

12. DOKU will redirect the customer back to merchant's webpage and display the result

13. If merchant does not receive notify status from DOKU, please run/do Check Status function

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3. Message Formats and Contents

Below is the list of API of DOKU-Hosted Payment Page service:

API Names	Communication Method	Sender	Request Data Format	Response Data Format	Descriptions
Payment Request**	HTTP POST Redirect	Merchant (Customer Browser)	HTTP POST Parameters	-	Merchant submit payment request using HTML Post from Customer browser to DOKU Hosted Payment Pages. Then Customer chooses which payment channel to use.
Notify**	HTTP POST Direct to Server	DOKU	HTTP POST Parameters	HTML	DOKU server sends a payment notification status to Merchant server when Acquirer has processed the payment.
Redirect**	HTTP POST Redirect	DOKU (Customer Browser)	HTTP POST Parameters	-	DOKU redirect Customer browser back to Merchant Website. This is the last step of payment process from Customer perspective.
Check Status	HTTP POST Direct to Server	Merchant	HTTP POST Parameters	XML	To check the status of a Transaction, Merchant server send request to DOKU server where DOKU server will response with Transaction Status in XML format.
Void	HTTP POST Direct to Server	Merchant	HTTP POST Parameters	HTML	To Void a Sale Transaction, Merchant server send request to DOKU server where DOKU server will response in HTML format. A transaction cannot be voided if it has been settled.
Refund	HTTP POST Direct to Server	Merchant	HTTP POST Parameters	XML	To Refund Sale success transaction that has been settled
Cancellation	HTTP POST Direct to Server	Merchant	HTTP POST Parameters	XML	To Void or Refund Sale success transaction depends on settlement status

** *Main API*

Check Status, Void, and Cancellation are the API calls that you do if necessary after the transaction is done. So there are 3 main API, which is Payment Request, Notify and Redirect.

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3.1 Shared Key Hash Value

To secure the communication, besides IP filtering, DOKU implement Shared Key Hash Value. An additional parameter from Merchant or DOKU, called WORDS. This parameter value is hashed using 4 options hash method with combination of Shared Key. The hashed WORDS generated by Merchant will be validated with hashed WORDS generated by DOKU System and vice versa. If match, then it will be considered genuine request or response.

4 options hash methods that Merchant can choose are: SHA1, SHA256, HMAC-SHA1, HMAC-SHA256.

Below is a sample combination string:

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

Or if using currency other than IDR :

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

All these parameters are being combined without any spaces. The position of the parameters is in FIXED order. You SHOULD NOT swaps the order.

Sample to write in PHP application should be like this:

```
$WORDS=sha1(40000.00123map_aztec977872);
```

Or if using USD currency :

The Shared Key **MUST NOT BE REVEALED** to public. As it is your merchant's secure credential.

And this Shared Key may/may not be changed accordingly. And will be inform beforehand.

```
$WORDS=sha1(40000.00123map_aztec977872840);
```

3.2 Payment Request

3.2.1 Method and URL

Method
HTTP POST Redirect
HTTPS Form Action for PRODUCTION ENVIRONMENT
https://pay.doku.com/Suite/Receive
HTTP Form Action for DEVELOPMENT ENVIRONMENT
https://staging.doku.com/Suite/Receive

3.2.2 Parameters Required

No	Name	Type	Length	Comments	Mandatory
1	MALLID	N		Given by DOKU	Y
2	CHAINMERCHANT	N		Given by DOKU, if not using Chain, use value : NA	Y
3	AMOUNT	N	12.2	Total amount. Eg: 10000.00	Y
4	PURCHASEAMOUNT	N	12.2	Total amount. Eg: 10000.00	Y
5	TRANSIDMERCHANT	AN	…30	Transaction ID from Merchant	Y
6	PAYMENTTYPE	AN	…13	Type of payment : SALE or AUTHORIZATION. Default is SALE	O
7	WORDS	AN	…254	Hashed key combination encryption. 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 *Refer to Shared Key Hashed Value page section.*	Y
8	REQUESTDATETIME	N	14	YYYYMMDDHHMMSS	Y
9	CURRENCY	N	3	ISO3166 , numeric code	Y
10	PURCHASECURRENCY	N	3	ISO3166 , numeric code	Y
11	SESSIONID	AN	...48	Merchant can use this parameter for additional validation, DOKU will return the value in other response process.	Y
12	NAME	AN	…50	Travel Arranger Name / Buyer name	Y
13	EMAIL	ANS	…254	Customer email	Y
14	ADDITIONALDATA	ANS	1024	Custom additional data for specific Merchant use	O
15	BASKET	ANS	...1024	Show transaction description. Use comma to separate each field and semicolon for each item. Item1,1000.00,2,20000.00;item2,15000.00,2,30000.00	Y
16	SHIPPING_ADDRESS	ANS	...100	Shipping address contains street and number	O
17	SHIPPING_CITY	ANS	...100	City name	O
18	SHIPPING_STATE	AN	…100	State / province name	O
19	SHIPPING_COUNTRY	A	2	ISO3166 , alpha-2	O
20	SHIPPING_ZIPCODE	N	..10	Zip Code	O
21	PAYMENTCHANNEL	N	2	See payment channel code list	O
22	ADDRESS	ANS	..100	Home address contains street and number	O
23	CITY	ANS	..100	City name	O
24	STATE	AN	..100	State / province name	O
25	COUNTRY	A	2	ISO3166, alpha-2	O
26	ZIPCODE	N	..10	Zip Code	O
27	HOMEPHONE	ANS	..11	Home Phone	O

28	MOBILEPHONE	ANS	..12	Mobile Phone	O
29	WORKPHONE	ANS	..13	Work Phone / Office Phone	O
30	BIRTHDATE	N	..8	YYYYMMDD	O

Y = Mandatory
O = Optional

3.2.3 Advanced Features

3.2.3.1 Airlines

Airlines merchant is required to send some additional specific parameters on payment request. Below are the parameters:

No	Name	Type	Length	Comments	Mandatory
1	FLIGHT	N	2	01 : for Domestic, 02 : for International	Y
2	FLIGHTTYPE	N	1	0 : One Way, 1 : Return, 2 : Transit, 3 : Transit & Return, 4 : Multi City	Y
3	BOOKINGCODE	AN	..20	Booking code generated by Airline	Y
4	ROUTE	Array [AN]	..50	List of route using format XXX-YYY (from XXX to YYY). Eg : CGK-DPS	Y
5	FLIGHTDATE	Array [AN]	8	List of flight date using format YYYYMMDD.	Y
6	FLIGHTTIME	Array [AN]	6	List of flight time using format HHMMSS.	Y
7	FLIGHTNUMBER	Array [AN]	..30	List of flight number using IATA Standard separated by comma (,). e.g. XXYYYY (XX = Airline Name, YYYY = Flight Number)	Y
8	PASSENGER_NAME	Array [ANS]	..50	List of passenger name in one booking code	Y
9	PASSENGER_TYPE	Array [A]	1	List of passenger type in one booking A : Adult, C : Child	Y
10	VAT	N	12.2	Total VAT. Eg: 10000.00	Y
11	INSURANCE	N	12.2	Total Insurance. Eg: 10000.00	Y
12	FUELSURCHARGE	N	12.2	Total fuel surcharge. Eg: 10000.00	Y
13	THIRDPARTY_STATUS	ANS	1	0 : Travel Arranger joins the flight 1 : Travel Arranger does not join the flight	Y
14	FFNUMBER	ANS	16	Frequent Flyer Number. If no Frequent Flyer Number, send "0"	Y

*Array = If there are more than 1 value, please send same parameter name with different value. e.g.:
PASSENGER_NAME=Father
PASSENGER_NAME=Daughter
PASSENGER_TYPE=A
PASSENGER_TYPE=C

3.2.3.2 Tokenization

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

Please send **PAYMENTCHANNEL** parameter in Payment Request with value **16**.

Additional Parameters Required for Tokenization

No	Name	Type	Length	Comments	Mandatory
1	CUSTOMERID	AN	…16	Merchant's customer identifier	Yes for Tokenization
2	PAYMENTCHANNEL	N	2	16	Yes for Tokenization

Additional Parameters Required for 2nd Payment Request

No	Name	Type	Length	Comments	Mandatory
1	CUSTOMERID	AN	…16	Merchant's customer identifier	Yes for Tokenization
2	TOKENID	AN	…16	Tokenized Card's Identifier	Yes for Tokenization
3	PAYMENTCHANNEL	N	2	16	Yes for Tokenization

If merchant send Payment Channel 16 but didn't send CUSTOMERID, DOKU will use EMAIL value as CUSTOMERID value.

3.2.3.3 Customer Input at Merchant

Please send PAYMENTCHANNEL parameter in Payment Request with value 15 for Regular Payment, or 16 if merchant

use Tokenization.

No	Name	Type	Length	Comments	Mandatory
1	CARDNUMBER	N	…16	Credit Card Number	Yes
2	EXPIRYDATE	N	4	Credit Card Expiry Date (YYMM)	Yes
3	CVV2	N	…4	Credit Card Security Number for not present transactions	Yes
4	CC_NAME	AN	..50	Cardholder Name	O
5	PAYMENTCHANNEL	N	2	15 for regular payment or 16 for tokenization	Yes

3.3 Notify

Allow Merchant to have a real-time payment status notification. Merchant should inform the URL where DOKU server

will send the notification message. Example: http://www.yourwebsite.com/directory/DOKU_notify.php

By default DOKU will IGNORE merchant's response but merchant have an option for DOKU to reverse the payment if

merchant's response is not appropriate or time out occurs.

3.3.1 Method

Method
HTTP POST Direct to Server

3.3.2 Parameters Sent

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. The hashed key generated from combining these parameters value in this order: AMOUNT+MALLID+<shared key> +TRANSIDMERCHANT+ RESULTMSG+VERIFYSTATUS. For transaction with currency other than 360 (IDR), use : AMOUNT+MALLID+ <shared key> + TRANSIDMERCHANT + RESULTMSG+VERIFYSTATUS + CURRENCY *Refer to Shared Key Hashed Value page section.*
4	STATUSTYPE	A	1	Default value : P
5	RESPONSECODE	N	4	0000: Success, others Failed

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6	APPROVALCODE	AN	...20	Transaction number from bank
7	RESULTMSG *)	A	...20	SUCCESS / FAILED
8	PAYMENTCHANNEL	N	2	See payment channel code list
10	SESSIONID	AN	...48	DOKU will return the value from Payment Request.
11	BANK	AN	…100	Bank Issuer
12	MCN	ANS	16	Masked card number For DOKU Wallet Channel, the length will be up to 64 character For Internet Banking Channel, the value will be empty
13	PAYMENTDATETIME	N	14	YYYYMMDDHHMMSS
14	VERIFYID	N	30	Generated by Fraud Screening (RequestID)
15	VERIFYSCORE	N	…3	-1 or 0 - 100
16	VERIFYSTATUS	A	…10	APPROVE / REJECT / REVIEW / HIGHRISK / NA
17	CURRENCY	N	3	ISO3166 , numeric code
18	PURCHASECURRENCY	N	3	ISO3166 , numeric code
19	BRAND	A	…10	VISA / MASTERCARD
20	CHNAME	AN	..50	Cardholder Name
21	THREEDSECURESTATUS	A	..5	TRUE / FALSE
22	LIABILITY	A	..10	CUSTOMER / MERCHANT / NA
23	EDUSTATUS	A	..10	Always be : NA
24	CUSTOMERID	AN	…16	Merchant's customer identifier (If using Tokenization)
25	TOKENID	AN	…16	Tokenized Card's Identifier (If using Tokenization)

) main identifier of transaction success / failed

3.3.3 Notify Response

Merchant just echo or print "**CONTINUE**".

3.4 Redirect

Redirecting back to Merchant's domain. Merchant should inform the URL where DOKU will redirect. Example:

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

3.4.1 Method

Method
HTTP POST

3.4.2 Parameters Sent

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. The hashed key generated from combining these parameters value in this order: AMOUNT+<shared key>+TRANSIDMERCHANT+STATUSCODE. For transaction with currency other than 360 (IDR), use : AMOUNT+<shared key>+TRANSIDMERCHANT+STATUSCODE + CURRENCY *Refer to Shared Key Hashed Value page section.*
4	STATUSCODE	N	4	0000: Success, others Failed
5	PAYMENTCHANNEL	N	2	See payment channel code list
6	SESSIONID	AN	...48	DOKU will return the value from Payment Request.
8	CURRENCY	N	3	ISO3166 , numeric code
9	PURCHASECURRENCY	N	3	ISO3166 , numeric code

3.5 Check Status

We recommend Merchant to do CHECK STATUS after customer redirected back to merchant's website or after some period where no redirect had been detected.

3.5.1 Method and URL

Method
HTTP POST Direct to Server
HTTPS Form Action for PRODUCTION ENVIRONMENT
https://gts.doku.com/Suite/CheckStatus
HTTP Form Action for DEVELOPMENT ENVIRONMENT
https://staging.doku.com/Suite/CheckStatus

3.5.2 Parameters Sent

No	Name	Type	Length	Comments	Mandatory
1	MALLID	N		Given by DOKU	Y
2	CHAINMERCHANT	N		Given by DOKU	Y
3	TRANSIDMERCHANT	AN	...30	Transaction ID from Merchant	Y
4	SESSIONID	AN	...48	Original value from Payment Request.	Y
5	WORDS	AN	...200	Hashed key combination encryption. The hashed key generated from combining these parameters value in this order : MALLID+<shared key>+TRANSIDMERCHANT. For transaction with currency other than 360 (IDR), use : MALLID+<shared key>+TRANSIDMERCHANT + CURRENCY *Refer to Shared Key Hashed Value page section.*	Y
6	CURRENCY	N	3	ISO3166 , numeric code	O
7	PURCHASECURRENCY	N	3	ISO3166 , numeric code	O
8	PAYMENTTYPE	AN	...13	AUTHORIZATION or CAPTURE If not sent, last transaction will be responded	O

3.5.3 Check Status Response

DOKU will echo payment status in XML format.

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. The hashed key generated from combining these parameters value in this order: AMOUNT+MALLID+<shared key>+TRANSIDMERCHANT+ RESULTMSG+VERIFYSTATUS. For transaction with currency other than 360 (IDR), use : AMOUNT+MALLID+ <shared key> + TRANSIDMERCHANT + RESULTMSG+VERIFYSTATUS + CURRENCY *Refer to Shared Key Hashed Value page section.*
5	RESPONSECODE	N	4	0000: Success, others Failed
6	APPROVALCODE	AN	...20	Transaction number from bank
7	RESULTMSG *)	A	...20	SUCCESS / FAILED
8	PAYMENTCHANNEL	N	2	See payment channel code list

10	SESSIONID	AN	...48	DOKU will return the value from Payment Request.
11	BANK	AN	…100	Bank Issuer
12	MCN	ANS	16	Masked card number For DOKU Wallet Channel, the length will be up to 64 character For Internet Banking Channel, the value will be empty
13	PAYMENTDATETIME	N	14	YYYYMMDDHHMMSS
14	VERIFYID	N	30	Generated by Fraud Screening (RequestID) If Merchant didn't use EDU Service, the value will be empty
15	VERIFYSCORE	N	…3	0 – 100 If Merchant didn't use EDU Service, the value will be -1
16	VERIFYSTATUS	A	…10	APPROVE / REJECT / HIGHRISK / NA
17	CURRENCY	N	3	ISO3166 , numeric code
18	PURCHASECURRENCY	N	3	ISO3166 , numeric code
19	BRAND	A	…10	VISA / MASTERCARD
20	CHNAME	AN	..50	Cardholder Name
21	THREEDSECURESTATUS	A	..5	TRUE / FALSE
22	LIABILITY	A	..10	CUSTOMER / MERCHANT / NA
23	EDUSTATUS	A	..10	Manual Fraud Review, value : APPROVE / REJECT / NA *(default)*

Below is the example:

```xml
<?xml version="1.0"?>
<PAYMENT_STATUS>
      <AMOUNT></AMOUNT>
      <TRANSIDMERCHANT></TRANSIDMERCHANT>
      <WORDS></WORDS>
      <RESPONSECODE></RESPONSECODE>
      <APPROVALCODE></APPROVALCODE>
      <RESULTMSG></RESULTMSG>
      <PAYMENTCHANNEL></PAYMENTCHANNEL>
      <SESSIONID></SESSIONID>
      <BANK></BANK>
      <MCN></MCN>
      <PAYMENTDATETIME></PAYMENTDATETIME>
      <VERIFYID></VERIFYID>
      <VERIFYSCORE></VERIFYSCORE>
      <VERIFYSTATUS></VERIFYSTATUS>
      <CURRENCY></CURRENCY>
      <PURCHASECURRENCY></PURCHASECURRENCY>
      <BRAND></BRAND>
      <CHNAME></CHNAME>
      <THREEDSECURESTATUS></THREEDSECURESTATUS>
      <LIABILITY></LIABILITY>
      <EDUSTATUS></EDUSTATUS>
</PAYMENT_STATUS>
```

Appendix

A. Payment Channel Code

CODE	DESCRIPTION
15	Credit Card Visa/Master/JCB
16	Credit Card Tokenization

B. DOKU IP Address

DOKU has only 3 IP public that can be detected when DOKU call to your application (Identify, Notify & Redirect functions). So to make those applications process ONLY from DOKU is by using DOKU IP Address. Although, High Anonymous Proxy or IP Masking/Hide/Change tools on most current network application can still penetrate this feature, this will reduce most of injection false information to the applications to create genuine transactions.

Below is an example script of IP filtering in PHP:

```
@$REMOTE_ADDR;
```

or

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

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D. Currency & Country Codes (ISO3166)

List of country & currency code (ISO3166) is listed on this URL:
https://www.iso.org/obp/ui/

E. Special Characters

Due to security purpose, not all special characters are allowed. Special Characters allowed by DOKU are:

, . & ; + : / =

F. Response Code

This response codes are not meant for customer. It's for merchant's benefits. Merchant must be always treated declined transactions as the customer required to contact their Bank Issuer for the declined credit card. This data is very confidential. Do not reproduce in any kind to public view. Fail to do so will void merchant's account.

i.   DOKU general error

Error Code	Description
0000	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
5554	Off-us Reward Process
5564	Batch ID not found in transaction
5568	Failed Refund
5569	Void / Refund Amount is invalid
5571	Failed Register Paycode
5572	No Response
5573	Failed create bill
5574	Merchant not found
5575	Transaction has already voided
00BA	Rejected by Bank Acquiring
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

ii.   Credit Card

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 BNI
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 BNI
0013	Invalid amount (currency conversion field overflow. Visa Cash - Invalid load mount)	Invalid Amount	VISA/MASTER	Contact DOKU or BNI
0014	Invalid account number (no such number)	Invalid Card Number	VISA/MASTER	Contact DOKU or BNI
0015	No such issuer	Invalid issuer	VISA/MASTER	Contact DOKU or BNI
0019	Re-enter transaction	-	VISA/MASTER	Contact DOKU or BNI
0021	No Action taken (unable to back out prior transaction)	-	VISA/MASTER	Contact DOKU or BNI
0025	Unable to locate record in file, or account number is missing from inquiry	-	VISA/MASTER	Contact DOKU or BNI
0028	**File** is temporarily unavailable	-	VISA/MASTER	Contact DOKU or BNI
0030	-	Format error	VISA/MASTER	Contact DOKU or BNI

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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 BNI
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 BNI
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 BNI
0078	-	Invalid/nonexistent account specified (general)	VISA/MASTER	Contact DOKU or BNI

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0080	invalid date (For use in private label card transactions and check acceptance transactions)	-	VISA/MASTER	Contact DOKU or BNI
0081	PIN Cryptographic error found (error found by VIC security module during PIN decryption)	-	VISA/MASTER	Contact DOKU or BNI
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 BNI
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 BNI
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 BNI
0092	Destination cannot be found for routing	Unable to route transaction	VISA/MASTER	Contact DOKU or BNI
0093	Transaction cannot be completed; violation of law	-	VISA/MASTER	Contact DOKU or BNI
0094	-	Duplicate transmission detected	VISA/MASTER	Contact DOKU or BNI
0096	System malfunction / System malfunction or certain field error conditions	System Error	VISA/MASTER	Contact DOKU or BNI
00NO	Force STIP	-	VISA/MASTER	Contact DOKU or BNI
00N3	Cash service not available	-	VISA/MASTER	Contact DOKU or BNI
00N4	Cash request exceeds issuer limit	-	VISA/MASTER	Contact DOKU or BNI
00N7	Decline for CW2 failure	-	VISA/MASTER	Contact DOKU or BNI
00P2	Invalid biller information	-	VISA/MASTER	Contact DOKU or BNI
00P5	PIN Change/Unblock request declined	-	VISA/MASTER	Contact DOKU or BNI
00P6	Unsafe PIN	-	VISA/MASTER	Contact DOKU or BNI
00TO	Timeout / Transaction's response exceed time limit	Timeout / Transaction's response exceed time limit	DOKU	Contact DOKU or BNI
00UE	Unknown Exception / PosServer not responding	Unknown Exception / PosServer not responding	DOKU	Contact DOKU or BNI

G. Payment Page Screenshots

i. Credit Card Channel

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PT Nusa Satu Inti Artha
Plaza Asia Office Park Unit 3
Jl. Jenderal Sudirman Kav. 59
Jakarta 12190 Indonesia

H. Processing Page Screenshots

i. Transaction processing
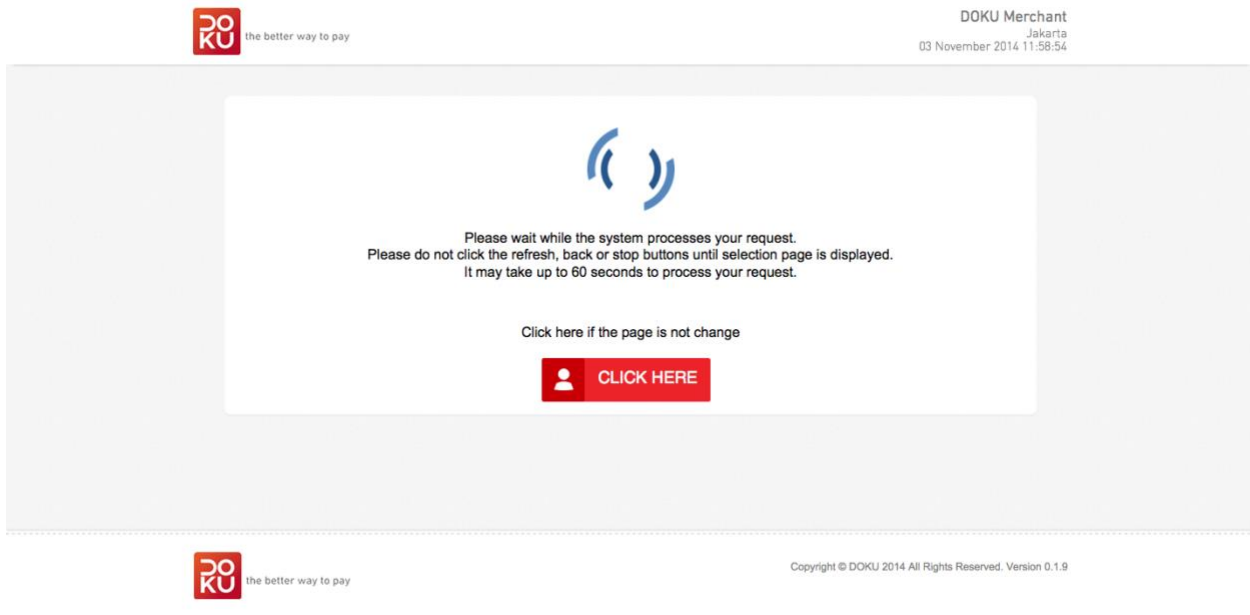
ii. Transaction approval

- End of Document -

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