



ChillPay

MERCHANT INTEGRATION

MANUAL DOCUMENT [ENGLISH]

Version 1.2.0



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Content

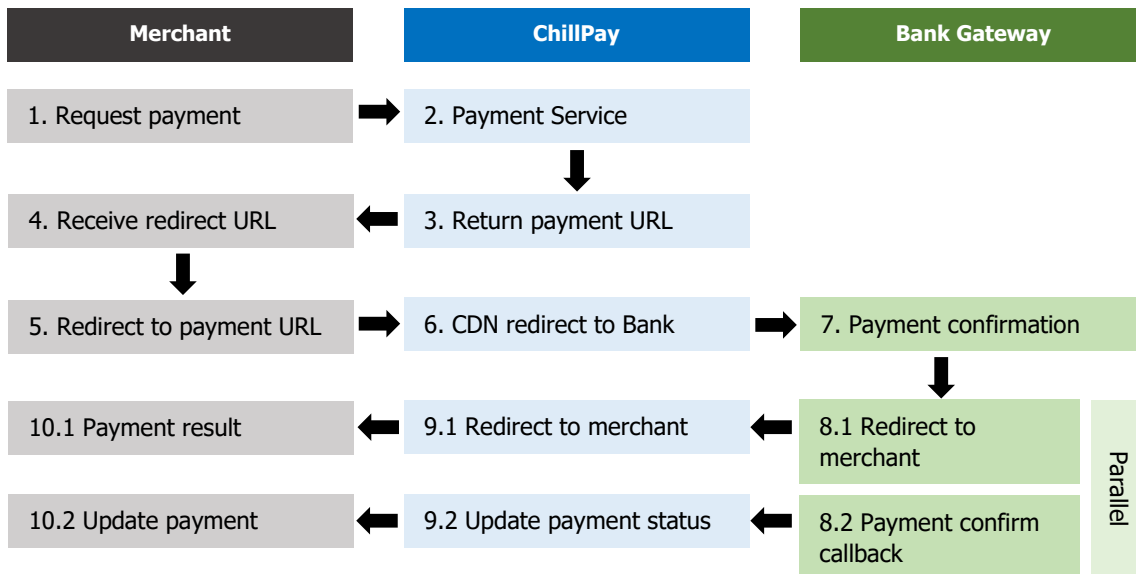
A. System Development Guide: How to connect with ChillPay Payment Gateway	4
1. ChillPay Payment Gateway System Flow	4
2. 3 ways to connect	5
2.1 Connect using Code Template.....	5
2.2 Connect as HTML Form and merchant design the UI page.....	8
2.3 Connect by API and merchant design the UI page.	11
2.4 Connecting via Credit Card Inline method (supports payment by Credit Card only)	14
3. Ways for sending Product/Service payment data back to Merchant.....	40
3.1 Send real-time payment results (requires SSL Certificate).....	40
3.2 Data returns when clicking the "Back to Merchant" button. (URL Result)	42
4. Status checking list, in the case that Merchant does not receive the information returned from the ChillPay system.....	43
5. Example of payment screen	46
5.1 Sample of ChillPay Payment steps : Internet Banking	46
5.2 Sample of ChillPay Payment steps : Mobile Banking (K PLUS)	46
5.3 Sample of ChillPay Payment steps : Mobile Banking (SCB Easy App)	47
5.4 Sample of ChillPay Payment steps : Mobile Banking (KMA App)	47
5.5 Sample of ChillPay Payment steps : Mobile Banking (Bualuang mBanking)	48
5.6 Sample of ChillPay Payment steps : Mobile Banking (Krungthai NEXT)	48
5.7 Sample of ChillPay Payment steps : Credit Card	49
5.8 Sample of ChillPay Payment steps : QR Payment	49
5.9 Sample of ChillPay Payment steps : Bill Payment	50
5.10 Sample of ChillPay Payment steps : Alipay	50
5.11 Sample of ChillPay Payment steps : WeChat Pay	51
5.12 Sample of ChillPay Payment steps : True Money Wallet	51
5.13 Sample of ChillPay Payment steps : ShopeePay	52
5.14 Sample of ChillPay Payment steps : Installment (KBANK)	52
5.15 Sample of ChillPay Payment steps : Installment (KTC FLEXI)	53
5.16 Sample of ChillPay Payment steps : Installment Krungsri Consumer (Loan Card)	53
5.17 Sample of ChillPay Payment steps : Installment Krungsri First Choice	54
5.18 Sample of ChillPay Payment steps : Pay with points (KTC FOREVER)	54
B. In case Merchant needs to use more than 1 website.	55
1. Merchant requested to open more RouteNo.....	55

2. Merchant modify URL Background and URL Result.	55
3. 3 ways to connect.	55
3.1. Code template connection.....	56
3.2. Use Connect by HTML Form POST Information to ChillPay.....	57
3.3. Connect by API.....	58
4. Browse ChillPay reports according to RouteNo.	59
C. Information and Testing Procedure for Sandbox test.....	60
D. Appendix.....	62
Appendix A.....	62
Appendix B.....	62
Appendix C.....	64
Appendix D.	64
Appendix E.....	65
Appendix F.....	66
Appendix G.	66
Appendix H.	67
Appendix I.	68
Appendix K.....	68

A. System Development Guide: How to connect with ChillPay Payment Gateway

1. ChillPay Payment Gateway System Flow

System Flow shows receiving and sending data between ChillPay and Merchant's server.



1. Request payment : The customer (End User) makes a purchase order for products/ services on Merchant's Website, Mobile Application. When the customer selects the desired payment channel and make payment confirmation The system of the merchant makes a service call to the ChillPay system to create a request transaction for payment according to the channel that the customer chooses.

2. Payment service : The ChillPay system will create transactions of payment according to the selected channel.

3. Return payment URL : The ChillPay system will return information and URL for payment back to the merchant's system.

4. Receive redirect URL : The merchant's system receives the information and URL for payment.

5. Redirect to payment URL : The merchant's system redirects to the URL for the ChillPay payment.

6. CDN redirect to Bank : The ChillPay system performs a Redirect by sending information to the bank's website or Payment Gateway as selected in item 1.

7. Payment confirmation : The customer makes a payment transaction at the bank's web page.

8.1 Redirect to merchant : The customer presses the Back to Merchant button to return to the merchant's website page.

9.1 Redirect to merchant : The ChillPay system automatically redirects back to the merchant's website according to the URL Result as specified by the merchant in the ChillPay system. The parameter information will be sent back to the merchant according to the [topic \(3.2\)](#).

10.1 Payment result : The merchant's website page shows a summary of the results of the payment.

8.2 Payment confirm Callback : The bank system returns the payment result to the ChillPay server.

9.2 Update payment status : The ChillPay system processes the payment results received from the bank. Then send the payment result back to the merchant's server.

10.2 Update payment : The merchant's system processes the payment results received from ChillPay, with parameter data sent back to the merchant according to the [topic \(3.1\)](#).

2. 3 ways to connect

2.1 Connect using Code Template

The merchant can copy the html template code and place it on the merchant’s website. With the necessary information that must be sent to the ChillPay system as follows;

- URL for POST data on Sandbox: <https://sandbox-cdnv3.chillpay.co/Payment/>
- URL for POST information on Production: <https://cdn.chillpay.co/Payment/>

Use `<modernpay:widget></modernpay:widget>` tag insert into your website.

EXAMPLE

Select Payment Channel

Credit & Debit Card

Installment

Pay With Points

Mobile Banking

Internet Banking

QR PromptPay

Bill Payment

e-Wallet

Kiosk Machine

Monthly Pay (THB) 0.00
Interest Rate 0.00%

Monthly Pay (THB) 0.00
Interest Rate 0.00%

Make Payment

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```
<!DOCTYPE html>
<html>
<head>
<meta charset="utf-8" />
<meta name="viewport" content="width=device-width, initial-scale=1.0" />
<title>Payment Demo</title>
</head>
<body>
<form id="payment-form" action="https://dev-sandbox-cdnv2.chillpay.co/Payment/" method="post" role="form" class="form-horizontal">
<modernpay:widget id="modernpay-widget-container"
data-merchantId=" " data-amount="10000" data-orderno="00000001" data-customerid="123456"
data-mobilen="0889999999" data-clientip="49.228.75.126" data-routeno="1" data-currency="764"
data-description="Test Payment" data-apikey=" "
/>
</modernpay:widget>
<button type="submit" id="btnSubmit" value="Submit" class="btn">Payment</button>
</form>
<script async src="https://dev-sandbox-cdnv2.chillpay.co/js/widgets.js?v=1.00" charset="utf-8"></script>
</body>
</html>
```

Copy

Table 2.1 : Details of Html Tag Parameter for use to create a form to send data to ChillPay system.

No.	Parameter	Data Type	Length	Mandatory / Optional	Description	Remarks
1	data-merchantid	string	15	M	Merchant ID.	The data provided by ChillPay. E.g., M000001
2	data-orderno	string	20	M	Order number or description reference code.	Issued by Merchant. Character must be not the same. And it must be only numbers or mixed numbers only with English letters. Do not contain special characters such as; + - * / - # \$ _ or others.
3	data-customerid	string	100	M	End User's reference code or End User's name.	E.g., CUS000001 Or Mr. John Doe. It can have a space between characters only, but it does not compatible with the first or the last verse. And do not contain special characters such as ; + - * / - # \$ _ or others.
4	data-amount	number	12	M	The amount paid. (2 Last digit must be decimal value.) *JPY and KRW currencies must not have decimal units.	No decimal point, such as 55025, will be read as <u>550.25</u> . JPY and KRW currencies, the system will read as <u>550.00</u> .
5	data-mobileno	string	10	O	End user's mobile phone number.	In case of paying by K PLUS, it requires End user Mobile phone number who has registered in the K PLUS application only.
6	data-description	string	100	O	Payment information.	E.g., "iPhone X 64GB Color Black".
7	data-currency	string	3	M	Currency data code such as "764".	See Appendix F for details.
8	data-lang	string	2	O	Language code to be displayed on the payment website of the bank.	TH: Thai language EN: English language

9	data-routeno	number	2	M	Route No. Default : 1	The data issued by the ChillPay system. If merchant wants to use more than 1 website, please contact customersupport@chillpay.co
10	data-clientip	string	20	M	End user's IP Address.	E.g., 203.255.255.155
11	data-apikey	string	100	M	API keycode for system connection.	ChillPay provided the data.
12	data-tokenflag	string	1	O	In case of payment by Credit Card, if you want to pay using Token, specify the value as "Y"	Y: Token payment N: Pay without Token (Default)
13	data-cardtoken	string	100	O	Token information for credit card payments If specifying information data-tokenflag is "Y". This information is also required.	The Token value issued by the ChillPay system.
14	data-creditmonth	number	2	O	The amount of installments for credit card.	E.g., 3, 8, 10
15	data-shopid	string	2	O	Shop ID for payment by credit card.	01: For merchants is responsible for interest. 02: For customers (End User) is responsible for interest.
16	data-imageurl	string	255	O	Image for display on Rabbit LINE Pay payment page.	E.g., https://image.com/imageproduct-01.jpg
17	data-custemail	string	100	O	End user's Email.	E.g., test@test.com

2.2 Connect as HTML Form and merchant design the UI page.

In case if the merchant wants to create a custom merchant screen (UI), can use Parameter data according to Table 2.2. to create a form for sending the POST to ChillPay.

Table 2.2: Request Parameter for sending POST values in payment transactions to ChillPay.

No.	Parameter	Data Type	Length	Mandatory / Optional	Description	Remarks
1	MerchantCode	string	15	M	Merchant ID.	The data provided by ChillPay. E.g., M000001
2	OrderNo	string	20	M	Order number or description reference code.	Issued by Merchant. Character must be not the same. And it must be only numbers or mixed numbers only with English letters. Do not contain special characters such as; + - * / - # \$ _ or others.
3	CustomerId	string	100	M	End User's reference code or End User's name.	E.g., CUS000001 Or Mr. John Doe. It can have a space between characters only, but it does not compatible with the first or the last verse. And do not contain special characters such as ; + - * / - # \$ _ or others.
4	Amount	number	12	M	The amount paid. 2 Last digits must be decimal value. *JPY and KRW currencies must not have decimal units.	No decimal point, such as 55025, will be read as <u>550.25</u> . JPY and KRW currencies, the system will read as <u>550.00</u> .
5	PhoneNumber	string	10	O	End user's mobile phone number.	In case of paying by K PLUS, it requires End user Mobile phone number who has registered in the K PLUS application only.
6	Description	string	100	O	Payment information.	E.g., "iPhone X 64GB Color Black".
7	ChannelCode	string	30	M	Reference code for the bank that received payment.	E.g., internetbank_bay See Appendix E for details.

8	Currency	string	3	M	Currency data code such as "764".	See Appendix F for details.
9	LangCode	string	2	O	Language code to be displayed on the payment website of the bank.	TH: Thai language EN: English language
10	RouteNo	number	2	M	Route No. Default : 1	The data issued by the ChillPay system. If merchant wants to use more than 1 website, please contact customersupport@chillpay.co
11	IPAddress	string	20	M	End user's IP Address.	E.g., 203.255.255.155
12	ApiKey	string	100	M	API keycode for system connection.	ChillPay provided the data.
13	TokenFlag	string	1	O	In case of payment by Credit Card, if you want to pay using Token, specify the value as "Y"	Y: Token payment N: Pay without Token (Default)
14	CreditToken	string	100	O	Token information for credit card payments If specifying information data-tokenflag is "Y". This information is also required.	The Token value issued by the ChillPay system.
15	CreditMonth	number	2	O	The amount of installments for credit card.	E.g., 3, 8, 10
16	ShopID	string	2	O	Shop ID for payment by credit card.	01: For merchants is responsible for interest. 02: For customers (End User) is responsible for interest.
17	ProductImageUrl	string	255	O	Image for display on Rabbit LINE Pay payment page.	E.g., https://image.com/imageproduct-01.jpg
18	CustEmail	string	100	O	End user's Email.	E.g., test@test.com
19	CardType	string	50	O	Card Type data	Card Type information that customers want

						to pay (for Krungsri Consumer and Krungsri Frist Choice only) See information in Appendix I .
20	Checksum	string	32	M	The result of bringing all the values to encrypt MD5.	Used to confirm the validity of the list.

ChillPay Payment Gateway has increased the level of security and reliability of data sent to the ChillPay system by allowing the merchant to encrypt the data with MD5 Checksum data before sending it to the ChillPay system. By these procedures:

1. Put data from all parameters from 1 - 19 and Table 2.2. together.
2. Add the final value of MD5 Secret Key that ChillPay has assigned. Append variables in Table 2.2. The Merchant’s system must keep the MD5 Secret Key confidential between the Merchant’s system and the ChillPay system. Do not disclose the MD5 Secret Key to outsider.
3. Hash the data with MD5 method. (See details from <https://en.wikipedia.org/wiki/MD5>) After Hashing, will obtain MD5 Hash data to be used in the parameter, for the CheckSum variable (in clause 20 of Table 2.2), to POST to the ChillPay Payment Gateway

Remarks

- The CheckSum value is to take values from various parameters according to Table 2.2 (item 1 - 19) And append with MD5 Secret Key (received from ChillPay) as follows;
MerchantCode + OrderNo + CustomerId + Amount + PhoneNumber + Description + ChannelCode + Currency + LangCode + RouteNo + IPAddress + ApiKey + TokenFlag + CreditToken + CreditMonth + ShopID + ProductImageUrl + CustEmail + CardType + [MD5 Secret Key](#)

Then with all these data are encoded with MD5 Hashing function, it will be "Checksum".

Example: Lining up data to access the MD5 function.

XXXX180523154918100001200000888889999Test
Paymentcreditcard764TH1205.55.66.177XXXXXXXMDSECRETKEYXXX

Example: Create form to make payment to POST data to the ChillPay Payment Gateway Website

```
<!DOCTYPE html>
<html><head>
<meta charset="utf-8" />
<title>Payment</title>
</head>
<body>
<form id="form1" action="https://sandbox-cdnv3.chillpay.co/Payment/" method="post">
  <input type="hidden" name="MerchantCode" value="XXXX">
  <input type="hidden" name="OrderNo" value="00001">
  <input type="hidden" name="CustomerId" value="00003">
  <input type="hidden" name="Amount" value="20000">
  <input type="hidden" name="PhoneNumber" value="0888889999">
  <input type="hidden" name="Description" value="Test Payment">
  <input type="hidden" name="ChannelCode" value="creditcard">
  <input type="hidden" name="Currency" value="764">
  <input type="hidden" name="LangCode" value="TH">
  <input type="hidden" name="RouteNo" value="1">
```

```



```

2.3 Connect by API and merchant design the UI page.

In case if the merchant wants to integrate as API use the Parameter data in Table 2.2 to create a form for sending POST data to ChillPay system by call URL as following information

- URL for POST data on Sandbox: <https://sandbox-appsrv2.chillpay.co/api/v2/Payment/>
- URL for POST information on Production: <https://appsrv.chillpay.co/api/v2/Payment/>

Example of Request Payment Service (Code in PHP)

```

<?php
    $curl = curl_init();
    curl_setopt_array($curl, array(
        CURLOPT_URL => "https://sandbox-appsrv2.chillpay.co/api/v2/Payment/",
        CURLOPT_RETURNTRANSFER => true,
        CURLOPT_ENCODING => "",
        CURLOPT_MAXREDIRS => 10,
        CURLOPT_TIMEOUT => 30,
        CURLOPT_HTTP_VERSION => CURL_HTTP_VERSION_1_1,
        CURLOPT_CUSTOMREQUEST => "POST",
        CURLOPT_POSTFIELDS =>
            "MerchantCode=XXXXX&OrderNo=00001&CustomerId=100001&Amount=25000&PhoneNumber=08900000000&Description=Test Payment&ChannelCode=internetbank_bay&Currency=764&LangCode=TH&RouteNo=1&IPAddress=127.0.0.1&ApiKey=XXXX&CustEmail=test@test.com&CheckSum=XXXX",
        CURLOPT_HTTPHEADER => array(
            "Cache-Control: no-cache",
            "Content-Type: application/x-www-form-urlencoded"
        ),
    ));
    $response = curl_exec($curl);
    $err = curl_error($curl);
    curl_close($curl);
    if ($err) {
        echo "cURL Error #:" . $err;
    } else {
        echo $response;
    }
}

```

Example of Request Payment Service (Code C# .NET)

```
var client = new RestClient("https://sandbox-appsrv2.chillpay.co/api/v2/Payment/");
var request = new RestRequest(Method.POST);
request.AddHeader("cache-control", "no-cache");
request.AddHeader("Content-Type", "application/x-www-form-urlencoded");
request.AddParameter("form-data",
"MerchantCode=XXXX&ChannelCode=internetbank_bay&RouteNo=1&OrderNo=00001&Amount=5
000&CustomerId=C000001&Description=testpayment&PhoneNumber=0880999999&LangCode=TH
&ApiKey=XXXX&CustEmail=test@test.com&CheckSum=XXXX", ParameterType.RequestBody);
IRestResponse response = client.Execute(request);
```

Table 2.3: Response Parameter send back to Merchant’s Server.

No.	Parameter	Data Type	Length	Description	Remarks
1	Status	number	1	Transaction result code (Order No. 1)	See detail in Appendix A .
2	Code	number	5	Transaction result code (Order No. 2)	See detail in Appendix B .
3	Message	string	255	Explanation for transaction result (Order No. 2)	See detail in Appendix B .
4	TransactionId	number	20	Transaction Reference number for merchant.	For transaction reference check between Merchant and ChillPay. E.g., 10071
5	Amount	number	12	Payment Amount. The last two digits are decimal values. *JPY and KRW currencies must not have decimal units.	No decimal point, such as 55025, will be read as 550.25 . JPY and KRW currencies, the system will read as 550.00 .
6	OrderNo	string	20	Transaction’s Order number or Reference code.	Issued by Merchant.
7	CustomerId	string	100	Reference code of the End User or customer’s name.	Issued by Merchant.
8	ChannelCode	string	20	Reference code for the bank that received payment.	E.g., internetbank_bay See Appendix E for details.
9	ReturnUrl	string	255	The URL that will be displayed when the End user completes the transaction.	Is the website of the merchant. (Result URL)

10	PaymentUrl	string	255	URL to be redirected to the bank's payment page.	The merchant must write the code to Redirect to this URL.
11	IpAddress	string	20	IP Address of the customer who made the transaction.	E.g., 20.25.55.20
12	Token	string	60	Token code for reference list.	Used for ChillPay.
13	CreatedDate	string	20	Transaction date.	Format: YYYYMMDDHHMMSS E.g., 20180712173122
14	ExpiredDate	string	20	Expiration date.	Format: YYYYMMDDHHMMSS E.g., 20180712173122

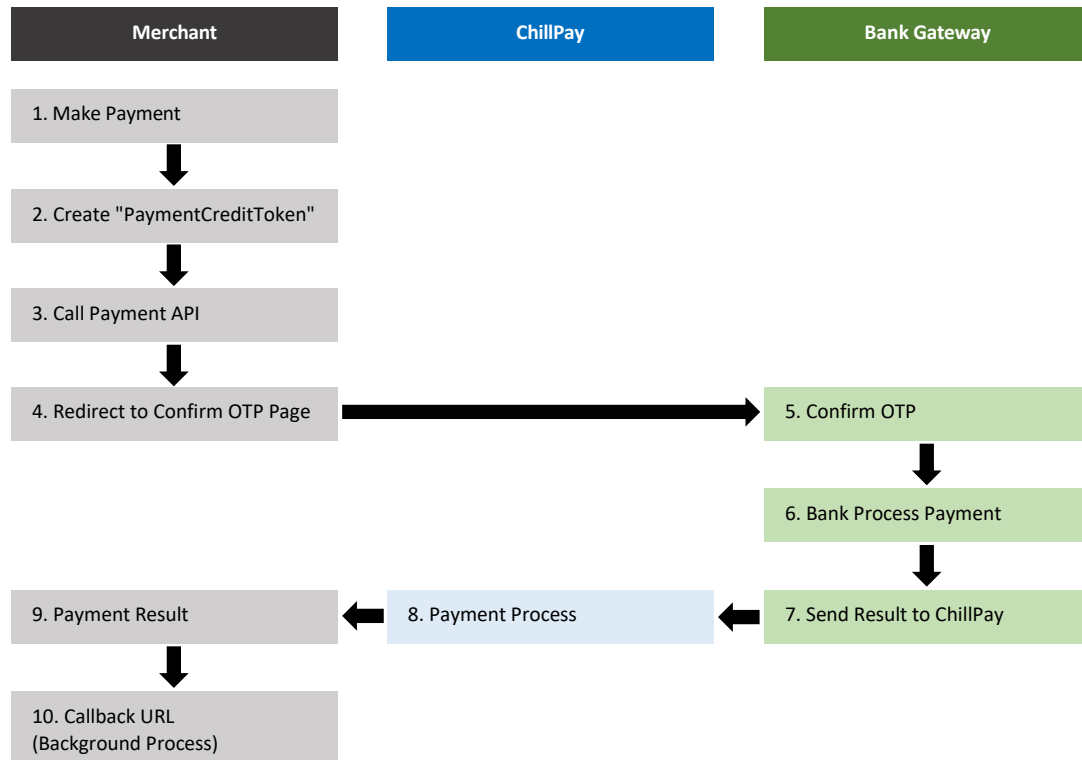
Example: JSON Response Message Data, which received when requested API.

```
{
  "Status": 0,
  "Code": 200,
  "Message": "Success",
  "TransactionId": 210,
  "Amount": 5000,
  "OrderNo": "20170929070743",
  "CustomerId": "000001",
  "ChannelCode": "internetbank_bay",
  "ReturnUrl": "http://localhost:8000/chillpay/response/success.php",
  "PaymentUrl": "http://cdn2.chillpay-example.com/payment/XXXX/internetbank",
  "IpAddress": "127.0.0.1",
  "Token": "XXXX",
  "CreatedDate": "20180712173122",
  "ExpiredDate": "20180713173122"
}
```

2.4 Connecting via Credit Card Inline method (supports payment by Credit Card only)

It is a type of connection format on the front end of a website store that allows for designing or customizing the UI to be able to embed a credit card input page directly on the store's website (without redirecting to ChillPay's card input page).

2.4.1 System Flow of Credit Card Inline Connection



1. The customer (End User) makes a payment transaction, fills in credit card information at the store front, and presses the payment button.
2. Before the customer transaction data is sent to the store's server, the ChillPay system script embedded on the store's website will shoot an API to send the card data to be stored in the Credit Card Inline system and create a Token (called PaymentCreditToken) to be used in the payment process, along with sending this Token to the store along with the customer transaction data.
3. When the server of the store receives transaction data from the customer along with a Token, it will use this information to call the API Payment to the ChillPay system, which is an API specifically for Inline Payment (referred to as ChillPay DirectCreditApi). The store will receive a response back with a URL to be used for redirecting to the OTP input page (which is the bank's page).
4. The merchant's system redirects to the OTP entry page.
5. Customers confirm the payment transaction by entering the OTP and submitting it to proceed with the payment process.
6. Bank Payment Process
7. The bank sends the results back to ChillPay's side, ready to redirect back to the ChillPay system.
8. The ChillPay system sends the results back to the merchants through 2 methods: redirecting to the payment confirmation page of the store and shooting a callback to send the payment details back to the merchants (as a background process).

9. The store displays payment options for customers to see.

10. The shop received payment details from the Callback sent back by the ChillPay system.

2.4.2 Connecting to the Credit Card Inline system.

Connecting to the Credit Card Inline system is divided into 2 parts. The first part involves embedding the Credit Card Inline system script onto the merchant's website so that customers can enter their credit card information directly on the website. The second part involves the merchant's server sending API requests to process payments with the ChillPay system through a specific API for the Credit Card Inline system. The details are as follows:

2.4.2.1 Embedding the Credit Card Inline system script onto the store's website page by using the ChillPay JavaScript. The payment page of the store must be modified as follows.

2.4.2.1.1 Add a necessary div tag to serve as a container for displaying the input section of the credit card, which will consist of a total of 5 digits.

```
<div id=""ccinline-card-name""></div>
<div id=""ccinline-card-number""></div>
<div id=""ccinline-card-expiry""></div>
<div id=""ccinline-card-cvv"" ></div>
<div id=""ccinline-card-remember""></div>
```

A. These tags do not need to be in the same place, but the important thing is that all 5 tags must be present, and the Id must be specified correctly as required for the Credit Card Inline system script to work correctly.

B. Shops can customize the html properties of this div either inside or outside as desired.

2.4.2.1.2 Add Tag Script to call the script of the Credit Card Inline system.

This script should be placed within the Payment Form of your own store so that when customers make a payment, the script can generate a token and attach it to the form to send back to the store's server.

```
<script
  src="https://sandbox-bankdemo3.chillpay.co/js/ccdpayment.js"
  data-merchant-code="XXX-MERCHANTCODE-XXX"
  data-api-key="XXXXXXX-API-KEY-XXXXXXX" >
</script>
```

A. By default, the script will perform the operation when the form is submitted, by sending an API request to ChillPay's Credit Card system to create a PaymentCreditToken, which is a token storing card information. This token is added as an input in the form to be sent to the merchant's server, allowing the merchant's server to use the API to continue making a payment.

B. If the script is not in the form, it may prevent the use of the Auto Create PaymentCreditToken system and you may need to manage the event yourself. For more details, refer to [section 2.4.3 Managing Events of the Credit Card Inline system](#) and [section 2.4.4 Manual PaymentCreditToken Creation](#).

The src value of the script will change according to the desired environment to connect to, as follows:

Sandbox : <https://sandbox-bankdemo3.chillpay.co/js/ccdpayment.js>

Production : <https://cdn.chill.credit/js/ccdpayment.js>

Example of a simple HTML Payment page (file name: [payment.html](#))

```
<!DOCTYPE html>
<html lang="en">
<head>
  <meta charset="utf-8">
  <meta name="viewport" content="width=device-width, initial-scale=1.0">
  <title>Payment Page</title>
</head>
<body>
<div id="CreditCardData">
  <br>
  <div style="font-size:30px;vertical-align:center;">Payment Page</div>
  <br>
  <div>
    <label>Cardholder Name</label>
    <div id="ccdinline-card-name"></div>
    <label>Card Number</label>
    <div id="ccdinline-card-number"></div>
    <label>Expiry Date</label>
    <div id="ccdinline-card-expiry"></div>
    <label>Security Code</label>
    <div id="ccdinline-card-cvv" ></div>
    <label>Remember Card</label>
    <div id="ccdinline-card-remember"></div>
    <br>
    <br>
    <form id="payment-form" method="POST" action="payment_post.php">
      <script
        src="https://sandbox-bankdemo3.chillpay.co/js/ccdpayment.js"
        data-merchant-code="XXX-MERCHANTCODE-XXX"
        data-api-key="XXXXXXXX-API-KEY-XXXXXXXX">
      </script>
      <label>Payment Details</label>
      <div><span> Order No : </span><input id="OrderNo" name="OrderNo"
type="text" value="my order" maxlength="20" ></div>
      <div><span> Customer Id : </span><input id="CustomerId"
name="CustomerId" type="text" value="customer id" maxlength="100" ></div>
      <div><span> Amount : </span><input id="Amount" name="Amount"
type="number" step="0.01" value="1500.00" ></div>
      <button>Submit</button>
    </form>
  </div>
</div>
</body>
```


</html>

If the script works correctly, when the submit form is pressed, the script will attach the input to the form with all 3 elements.

PaymentCreditToken: This token represents the credit card information that customers input. It will be used to make API payment requests, which the store will send to the ChillPay system for processing.

RememberCard: Has a value of Y or N, which is based on whether the customer chooses to remember the card from the UI of the Credit Card Inline system. It will be used for triggering the payment API as well.

CreditToken: A token value used in the ChillPay system for storing card information. Merchants will receive this value when customers choose to store their card information. Merchants can keep this CreditToken value as an option for customers to use when they want to access card information, they have previously stored.

The script invocation for the store can set UI attributes created by the ChillPay system at a certain level. There are attributes that can be set as shown in Table 2.4.

Table 2.4: Attributes that can be set script for the Credit Card Inline system

No.	Attribute Name	Mandatory/Optional	Data Type	Default	Description
1	src	M	string, url		This is the URL value of the ChillPay script needed for use (value varies depending on the connected environment).
2	data-merchant-code	M	string		The MerchantCode provided by the ChillPay system to the merchant.
3	data-api-key	M	string		The ApiKey for the ChillPay system provided to the merchant.
4	data-langcode	O	string, langcode	th	Set the language display in the UI of the Credit Card Inline system.
5	data-callback-event-receiver	O	string		Provide the name of the JavaScript function that needs to receive events from the Credit Card Inline system. <i>*For further details, refer to section 2.4.3 Event Handling of the Credit Card Inline system.</i>
6	data-auto-adjust-height	O	string, boolean	true	Set the Credit Card Inline system script to automatically adjust the height value of the iframe it creates to match the actual height of the UI inside that iframe precisely (performed

					once during the creation of the UI script).
7	data-show-error-message	0	string, boolean	true	Set the script to display default error messages for each input.
8	data-auto-create-payment-credit-token-on-submit	0	string, boolean	true	Set the script to insert functionality during form submission by sending a request to ChillPay to create a PaymentCreditToken and automatically attach the data to the form before submission. If this feature is not desired, manual creation of the PaymentCreditToken can be handled. *For further details, refer to section 2.4.4 Manual PaymentCreditToken Creation.
9	data-frame-bg-color	0	string, color		Set attributes for the iframes created by the script (applied to every iframe).
10	data-frame-width	0	string, element size	100%	Set attributes for the iframes created by the script (applied to every iframe).
11	data-frame-height	0	string, element size	150px	Set attributes for the iframes created by the script (applied to every iframe).
12	data-body-bg-color	0	string, color		Set attributes for the body of the HTML within the iframe (excluding "card-remember").
13	data-body-border-style	0	string, border style		Set attributes for the body of the HTML within the iframe (excluding "card-remember").
14	data-body-border-width	0	string, dimension size		Set attributes for the body of the HTML within the iframe (excluding "card-remember").
15	data-body-border-color	0	string, color		Set attributes for the body of the HTML within the iframe (excluding "card-remember").
16	data-input-bg-color	0	string, color		Set attributes for the input elements of the HTML within the iframe (excluding "card-remember").
17	data-input-border-style	0	string, border style		Set attributes for the input elements of the HTML within the iframe (excluding "card-remember").
18	data-input-border-width	0	string, dimension size		Set attributes for the input elements of the HTML within the iframe (excluding "card-remember").

19	data-input-border-color	0	string, color		Set attributes for the input elements of the HTML within the iframe (excluding "card-remember").
20	data-input-padding	0	string, dimension size		Set attributes for the input elements of the HTML within the iframe (excluding "card-remember").
21	data-input-margin	0	string, dimension size		Set attributes for the input elements of the HTML within the iframe (excluding "card-remember").
22	data-input-font-family	0	string, font family		Set attributes for the input elements of the HTML within the iframe (excluding "card-remember").
23	data-input-font-style	0	string, font style		Set attributes for the input elements of the HTML within the iframe (excluding "card-remember").
24	data-input-font-weight	0	string, font weight		Set attributes for the input elements of the HTML within the iframe (excluding "card-remember").
25	data-input-font-size	0	string, font size		Set attributes for the input elements of the HTML within the iframe (excluding "card-remember").
26	data-input-font-color	0	string, color		Set attributes for the input elements of the HTML within the iframe (excluding "card-remember").
27	data-input-text-align	0	string, text align		Set attributes for the input elements of the HTML within the iframe (excluding "card-remember").
28	data-input-width	0	string, element size		Set attributes for the input elements of the HTML within the iframe (excluding "card-remember").
29	data-input-height	0	string, element size		Set attributes for the input elements of the HTML within the iframe (excluding "card-remember").
30	data-error-bg-color	0	string, color		Set attributes for the div error elements of the HTML within the iframe (excluding "card-remember").
31	data-error-border-style	0	string, border style		Set attributes for the div error elements of the HTML within the iframe (excluding "card-remember").
32	data-error-border-width	0	string, dimension size		Set attributes for the div error elements of the HTML within the iframe (excluding "card-remember").

33	data-error-border-color	0	string, color		Set attributes for the div error elements of the HTML within the iframe (excluding "card-remember").
34	data-error-padding	0	string, dimension size		Set attributes for the div error elements of the HTML within the iframe (excluding "card-remember").
35	data-error-margin	0	string, dimension size		Set attributes for the div error elements of the HTML within the iframe (excluding "card-remember").
36	data-error-font-family	0	string, font family		Set attributes for the div error elements of the HTML within the iframe (excluding "card-remember").
37	data-error-font-style	0	string, font style		Set attributes for the div error elements of the HTML within the iframe (excluding "card-remember").
38	data-error-font-weight	0	string, font weight		Set attributes for the div error elements of the HTML within the iframe (excluding "card-remember").
39	data-error-font-size	0	string, font size		Set attributes for the div error elements of the HTML within the iframe (excluding "card-remember").
40	data-error-font-color	0	string, color		Set attributes for the div error elements of the HTML within the iframe (excluding "card-remember").
41	data-error-text-align	0	string, text align		Set attributes for the div error elements of the HTML within the iframe (excluding "card-remember").
42	data-card-name-frame-width	0	string, element size		Set attributes for the iframe with the "card-name" created by the script.
43	data-card-name-frame-height	0	string, element size		Set attributes for the iframe with the "card-name" created by the script.
44	data-card-name-input-width	0	string, element size		Set attributes for the input elements of the HTML within the iframe with the "card-name".
45	data-card-name-input-height	0	string, element size		Set attributes for the input elements of the HTML within the iframe with the "card-name".
46	data-card-number-frame-width	0	string, element size		Set attributes for the iframe with the "card-number" created by the script.
47	data-card-number-frame-height	0	string, element size		Set attributes for the iframe with the "card-number" created by the script.

48	data-card-number-input-width	0	string, element size		Set attributes for the input elements of the HTML within the iframe with the "card-number".
49	data-card-number-input-height	0	string, element size		Set attributes for the input elements of the HTML within the iframe with the "card-number".
50	data-card-expiry-frame-width	0	string, element size		Set attributes for the iframe with the "card-expiry" created by the script.
51	data-card-expiry-frame-height	0	string, element size		Set attributes for the iframe with the "card-expiry" created by the script.
52	data-card-expiry-input-width	0	string, element size		Set attributes for the input elements of the HTML within the iframe with the "card-expiry".
53	data-card-expiry-input-height	0	string, element size		Set attributes for the input elements of the HTML within the iframe with the "card-expiry".
54	data-card-cvv-frame-width	0	string, element size		Set attributes for the iframe with the "card-cv" created by the script.
55	data-card-cvv-frame-height	0	string, element size		Set attributes for the iframe with the "card-cv" created by the script.
56	data-card-cvv-input-width	0	string, element size		Set attributes for the input elements of the HTML within the iframe with the "card-cv".
57	data-card-cvv-input-height	0	string, element size		Set attributes for the input elements of the HTML within the iframe with the "card-cv".
58	data-card-remember-frame-width	0	string, element size		Set attributes for the iframe with the "card-remember" created by the script.
59	data-card-remember-frame-height	0	string, element size		Set attributes for the iframe with the "card-remember" created by the script.
60	data-card-remember-checkbox-style	0	string, checkbox style	rect-1	Set the format of the checkbox to be displayed for "card-remember".
61	data-card-consent-font-family	0	string, font family		Set attributes for the div consent elements of the HTML within the iframe with the "card-remember".
62	data-card-consent-font-style	0	string, font style		Set attributes for the div consent elements of the HTML within the iframe with the "card-remember".
63	data-card-consent-font-weight	0	string, font weight		Set attributes for the div consent elements of the HTML within the iframe with the "card-remember".

64	data-card-consent-font-size	O	string, font size		Set attributes for the div consent elements of the HTML within the iframe with the "card-remember".
65	data-card-consent-font-color	O	string, color		Set attributes for the div consent elements of the HTML within the iframe with the "card-remember".
66	data-card-consent-text-align	O	string, text align		Set attributes for the div consent elements of the HTML within the iframe with the "card-remember".

The details of the Data Types are as follows:

string : the value entered for script attributes will always be enclosed in double quotation marks ("").

url : the value is a valid URL.

langcode : the acceptable values are "en" for English and "th" for Thai.

boolean : the acceptable values are "true" or "false".

color : acceptable values typically include:

13 basic colors : The colors include transparent, black, blue, brown, gray, green, orange, pink, purple, red, violet, white, yellow.

hex color codes : They begin with "#" followed by a 6-digit hexadecimal number. For example, "#0F0F0F".

rgb color codes : They are in the format rgb(<N>, <N>, <N>), where <N> is a number from 0 to 255. For example, "rgb(255, 255, 255)".

rgba color codes : They are in the format rgba(<N>, <N>, <N>, <D>), where <N> is a number from 0 to 255, and <D> is a decimal number ranging from 0 to 1 with a maximum of 6 decimal places. For example, "rgba(255, 100, 100, 0.5)".

hsl color codes : They are in the format hsl(<H>, <P>%, <P>%), where <H> is a number from 0 to 359, and <P> is a number from 0 to 100. For example, "hsl(9, 100%, 64%)".

hsla color codes : They are in the format hsla(<H>, <P>%, <P>%, <D>), where <H> is a number from 0 to 359, <P> is a number from 0 to 100, and <D> is a decimal number ranging from 0 to 1 with a maximum of 6 decimal places. For example, "hsla(9, 100%, 64%, 0.5)".

element size : You can specify values in two formats: pixel (px) or percentage (%). Pixel values are always integers, while percentage values can be decimals with up to 6 decimal places. For example, "300px", "50%", "60.02%".

border style : Acceptable values include dotted, dashed, solid, double, groove, ridge, inset, outset, none, hidden.

dimension size : This is for setting the size of the border, which only accepts pixel (px) values. You can set it in 4 different ways:

Setting a single value will apply the same size to all four sides (top, bottom, right, left). For example, "4px".

Setting two values will apply the first value to the top and bottom, and the second value to the right and left. For example, "2px 4px".

Setting three values will apply the first value to the top, the second value to the right and left, and the third value to the bottom. For example, "2px 4px 2px".

Setting four values will apply the first value to the top, the second value to the right, the third value to the bottom, and the fourth value to the left. For example, "2px 4px 2px 4px".

font family : Acceptable values include "times new roman", "georgia", "garamond", "arial", "verdana", "courier new", "lucida console", "monaco", "brush script mt", "lucida handwriting", "copperplate", "papyrus".

font style : Acceptable values include "normal", "italic".

font weight : Acceptable values include "normal", "bold".

font size : Specify values in two formats: pixel (px) or em. For em values, you can include up to 6 decimal places. For example, "22px", "1.12345em".

text align : Acceptable values include "center", "left", "right".

checkbox style : Acceptable values include "rect-1", "rect-2", "rect-3", "circle-1", "circle-2", "circle-3", "slide-1", "slide-2", "slide-3", "slide-4", "slide-5".

2.4.2.2 The merchant's server will execute an API call to process the payment transaction with the ChillPay system through the dedicated API for the Credit Card Inline system.

After obtaining the "PaymentCreditToken" and other data from the Credit Card Inline system script, the store can use that information to call the ChillPay Payment API to process the payment. This can be done by making a request to the following URL:

Sandbox : <https://sandbox-api-directcredit.chillpay.co/api/v1/payment>

Production : <https://api-directcredit.chillpay.co/api/v1/payment>

The API Payment call will include headers as specified in Table 2.5, parameters according to the details in Table 2.6, and the response will follow the details in Table 2.7. Request parameters should be sent in JSON format, and the response received will also be in JSON format.

When making the API call, if the operation is successful, the response will return with HTTP Code 200 (OK). However, if an error occurs, the response will return with HTTP Code 400 (Bad Request).

Table 2.5: Headers for calling the ChillPay Credit Card Inline Payment API

No.	Header Name	Data Type	Mandatory/Optional	Description
1	CHILLPAY-MerchantCode	String	M	The MerchantCode provided by the ChillPay system to the merchant.
2	CHILLPAY-ApiKey	String	M	The ApiKey for the ChillPay system provided to the merchant.

Table 2.6: Request Parameters for calling the ChillPay Credit Card Inline Payment API

No.	Request Parameter	Data Type	Length	Mandatory/Optional	Description	Remark
1	OrderNo	String	20	M	Order number or reference code for the transaction.	It should be a unique value generated by the store, consisting only of numbers or a combination of numbers and English letters. Special characters such

						as +-*/-#\$_ or others are not allowed.
2	CustomerId	String	100	M	Customer reference code (End User) or customer name.	For example, CUS000001 or Mr. Bank. Spaces are allowed only in the middle, not at the beginning or end, and special characters such as +-*/-#\$_ or others are not allowed.
3	Amount	Number	12	M	The payment amount for the transaction. *For currencies JPY and KRW, there will be no decimal places.	For example, if the input value is 55025, the system will interpret it as 550.25. For currencies JPY and KRW, the system will interpret it as 55025.00.
4	PhoneNumber	Number	10	O	The mobile phone number of the customer (End User).	
5	Description	String	100	O	Payment details information.	For example, "Product: iPhone X 64GB Color: Black".
6	ChannelCode	String	30	M	The reference code representing the receiving bank.	For example, "creditcard". Details can be found in the appendix E. Currently, the Credit Card Inline system only supports "creditcard" and "installment_kbank".
7	Currency	String	3	M	The currency code data should be set as a currency number.	For example, "764". Details can be found in Appendix F.
8	LangCode	String	2	O	The language code to be displayed on the bank's payment page.	TH: Thai language EN: English language

9	RouteNo	Number	2	M	Route number is a value provided by the ChillPay system.	For example, "1". If the store needs to use more than one channel number, they can contact customersupport@chillpay.co .
10	IPAddress	String	20	M	Customer's IP Address information.	For example, 203.255.255.155
11	TokenType	String	2	M	The format for using the token for payment.	DT: Payment by normal method (using PaymentCreditToken) CT: Payment using tokenized card (using PaymentCreditToken + CreditToken)
12	CreditToken	String	255	O	Tokenized card information.	It is the token provided by the ChillPay system when the customer selects to tokenize their card. If TokenType is CT, this value must be included as well.
13	DirectCreditToken	String	255	M	Token representing card data.	It is the token provided by the ChillPay system when the customer makes a payment through the Credit Card Inline channel.
14	CreditMonth	Number	2	O	The number of months for installment payments made through a credit card transaction.	For example, 3, 8, 10. *If it's an installment payment channel, this value must be specified.
15	ShopID	String	2	O	The Shop ID for processing installment payments through Credit Card transactions.	01: For merchants responsible for interest charges. 02: For customers (End Users) responsible for interest charges. *If it's an installment payment channel, this value must be specified.
16	CustEmail	String	255	O	Email of the customer (End User).	

17	SaveCard	String	1	O	Data indicating whether there will be card tokenization from this payment or not.	N: No card tokenization Y: Card tokenization *If not specified, the default value is N: No card tokenization.
18	Checksum	String	32	M	The result obtained from hashing all the values using the MD5 algorithm.	Used to verify the correctness of the transaction.

The method for calculating the CheckSum.

1. Concatenate the values of parameters from 1 to 17 in Table 2.6 in sequence. If a parameter does not have a value, it is considered as an empty string.
2. Append the SecretKey obtained from ChillPay to the end of the concatenated string. (The SecretKey is a confidential value that should not be disclosed and is not publicly available).
3. Hash the concatenated data using the MD5 algorithm. Details can be found at <https://en.wikipedia.org/wiki/MD5>. After hashing, you will obtain an MD5 Hash value, which will be used as the CheckSum parameter (as described in point 18 in Table 2.6).

Example of CheckSum Calculation

Example of Parameter Data Used to Call the Payment API

```
{
  "OrderNo" : "Ord000001",
  "CustomerId" : "Cust_Test",
  "Amount" : 1500000,
  "PhoneNumber" : "0911111111",
  "Description" : "Desc Test",
  "ChannelCode" : "creditcard",
  "Currency" : "764",
  "LangCode" : "TH",
  "RouteNo" : 1,
  "IPAddress" : "127.0.0.1",
  "TokenType" : "DT",
  "CreditToken" : null,
  "DirectCreditToken" : "x1mPrAKM2kiZoQdrN7bwTbOBxvtvs3kw",
  "CreditMonth" : null,
  "ShopID" : null,
  "CustEmail" : "customer_01@a@b.com",
  "SaveCard" : "N"
}
```

Example of Other Necessary Data for the Merchant

Merchant SecretKey: "XXXXXXSECRETXXXXXX"

From the calculation method in step 1, find the concatenated data.

ConcatData = OrderNo + CustomerId + Amount + PhoneNumber + Description + ChannelCode + Currency + LangCode + RouteNo + IPAddress + APIKey + TokenFlag + CreditToken + DirectCreditToken + CreditMonth + ShopID + CustEmail + SaveCard

Since CreditToken, CreditMonth, and ShopID have null values, they are replaced with blank values. Therefore, the result will be as follows:

ConcatData = "Ord000001Cust_Test15000000911111111Desc
Testcreditcard764TH1127.0.0.1DTx1mPrAKM2kiZoQdrN7bwTbOBxvtvs3kwcustomer_01@a@b.com
N"

From the calculation method in step 2, appending with the Merchant SecretKey will yield the following result:

ConcatData = "Ord000001Cust_Test15000000911111111Desc
Testcreditcard764TH1127.0.0.1DTx1mPrAKM2kiZoQdrN7bwTbOBxvtvs3kwcustomer_01@a@b.com
NXXXXXXSECRETXXXXXX"

From the calculation method in step 3, hashing with MD5 will yield the following result:

Checksum = "2b332382ff893b8c4c18960d87499e4b"

Table 2.7: Response Parameters Returned from Calling the Payment API of ChillPay's Credit Card Inline System

No.	Response Parameter	Data Type	Length	Mandatory/Optional	Description	Remark
1	status	int		M	Transaction Status Code (Result of API Call)	See details in the appendix B.
2	message	string	255	M	Description of Transaction Status	
3	data	object		O	The result data.	If the transaction is unsuccessful, there will be no data available.
3.1	data.paymentStatus	string	30	M	Payment Status	See details in the appendix C.
3.2	data.amount	long		M	The amount paid for the transaction (the last two digits represent the decimal part). *For JPY and KRW currencies, there	For example, if the input value is 55025 , the system will interpret it as 550.25 . For currencies JPY and KRW, the

					will be no decimal part.	system will interpret it as 55025.00 .
3.3	data.orderNo	string	20	M	Order number or reference code of the transaction.	The value received from the merchant.
3.4	data.customerId	string	100	M	Customer reference code (End User) or customer name.	The value received from the merchant.
3.5	data.returnUrl	string	255	M	The URL to be displayed when the customer's transaction is successful.	It is the result page of the merchant's website (Result URL).
3.6	data.paymentUrl	string	255	O	It is the URL to redirect to the bank's OTP confirmation page.	The merchant needs to program the redirection to this URL.
3.7	data.ipAddress	string	20	M	The customer's IP address making the transaction.	For example, 20.25.55.20.
3.8	data.token	string	60	M	Token for referencing the transaction.	Used for ChillPay.
3.9	data.transactionId	long		M	Reference number for the merchant.	To be used for cross-referencing between the merchant and ChillPay, for example, 10071.
3.10	data.channelCode	string	20	M	Reference code for the bank receiving the payment.	For example, "creditcard" see details in the appendix E. Currently, the Credit Card Inline system only supports "creditcard" and "installment_bank".
3.11	data.createdDate	string	20	M	The transaction date.	Format: YYYYMMDDHHMMSS Example: 20180712173122

3.12	data.expiredDate	string	20	M	Expiration date of the transaction	Format: YYYYMMDDHH MMSS Example: 2018071217312 2
------	------------------	--------	----	---	------------------------------------	---

Example of calling Payment API (PHP language code) ([file name: payment_post.php](#))

```
<?php
// Utilities Class/Function
class DirectPaymentPostData {
    public $OrderNo;
    public $CustomerId;
    public $Amount;
    public $PhoneNumber;
    public $Description;
    public $ChannelCode;
    public $Currency;
    public $LangCode;
    public $RouteNo;
    public $IPAddress;
    public $TokenType;
    public $CreditToken;
    public $DirectCreditToken;
    public $CreditMonth;
    public $ShopID;
    public $CustEmail;
    public $SaveCard;
    public $Checksum;

    public function getConcatString() {
        return $this->OrderNo . $this->CustomerId . $this->Amount . $this->PhoneNumber .
            $this->Description . $this->ChannelCode . $this->Currency . $this-
>LangCode .
            $this->RouteNo . $this->IPAddress . $this->TokenType . $this-
>CreditToken .
            $this->DirectCreditToken . $this->CreditMonth . $this->ShopID . $this-
>CustEmail .
            $this->SaveCard;
    }
    public function calculateChecksum($secretKey) {
        $this->Checksum = md5($this->getConcatString() . $secretKey);
    }
}
function IsNullOrEmptyString($str){
    return (!isset($str) || $str === null || trim($str) === "");
}

// CONFIG
$paymentUrl = "https://sandbox-api-directcredit.chillpay.co/api/v1/payment";
$merchantCode = "XXX-MERCHANTCODE-XXX";
$apiKey = "XXXXXXXX-API-KEY-XXXXXXXX";
$secretKey = "XXXXXXXX-SECRET-KEY-XXXXXXXX";

if ($_SERVER['REQUEST_METHOD'] === 'POST') {
```

```

echo ""Inline Payment Example: <br>"";

// from POST [Script Inline]
$paymentCreditToken = isset($_POST['PaymentCreditToken']) ?
$_POST['PaymentCreditToken'] : null;
$creditToken = isset($_POST['CreditToken']) ? $_POST['CreditToken'] : null;
$rememberCard = isset($_POST['RememberCard']) ? $_POST['RememberCard'] : null;

echo ""Script POST Data: <br>"";
echo "" PaymentCreditToken = "" . $paymentCreditToken . ""<br>"";
echo "" CreditToken = "" . $creditToken . ""<br>"";
echo "" RememberCard = "" . $rememberCard . ""<br>"";

// from POST [Merchant's page]
$orderNo = $_POST['OrderNo'];
$customerId = $_POST['CustomerId'];
$amount = intval(floatval($_POST['Amount']) * 100);

echo ""Merchant POST Data: <br>"";
echo "" OrderNo = "" . $orderNo . ""<br>"";
echo "" CustomerId = "" . $customerId . ""<br>"";
echo "" Amount = "" . $amount . ""<br>"";

// find tokenType from creditToken
$tokenType = IsNullOrEmptyString($creditToken) ? ""DT"" : ""CT"";

// post data
$postData = new DirectPaymentPostData();
$postData->OrderNo = $orderNo;
$postData->CustomerId = $customerId;
$postData->Amount = $amount;
$postData->PhoneNumber = "0911111111";
$postData->Description = "Description";
$postData->ChannelCode = "creditcard";
$postData->Currency = "764";
$postData->LangCode = "TH";
$postData->RouteNo = 1;
$postData->IPAddress = "127.0.0.1";
$postData->TokenType = $tokenType;
$postData->CreditToken = $creditToken;
$postData->DirectCreditToken = $paymentCreditToken;
$postData->CreditMonth = null;
$postData->ShopID = null;
$postData->CustEmail = "customer@a.com";
$postData->SaveCard = $rememberCard;

echo "ConcatData = " . $postData->getConcatString() . "<br><br>";

$postData->calculateChecksum($secretKey);
echo "Checksum = " . $postData->Checksum . "<br><br>";

$postDataJson = json_encode($postData);
echo "PostData = " . $postDataJson . "<br><br>";

// call direct payment api
$curl = curl_init();
curl_setopt_array($curl, array(

```

```

CURLOPT_URL => $paymentUrl,
CURLOPT_RETURNTRANSFER => true,
CURLOPT_ENCODING => "",
CURLOPT_MAXREDIRS => 10,
CURLOPT_TIMEOUT => 30,
CURLOPT_HTTP_VERSION => CURL_HTTP_VERSION_1_1,
CURLOPT_CUSTOMREQUEST => "POST",
CURLOPT_POSTFIELDS => $postDataJson,
CURLOPT_HTTPHEADER => array(
    "Cache-Control: no-cache",
    "Content-Type: application/json",
    "CHILLPAY-MerchantCode: " . $merchantCode,
    "CHILLPAY-ApiKey: " . $apiKey
),
));
$response = curl_exec($curl);
$error = curl_error($curl);
curl_close($curl);

if ($error) {
    echo "cURL Error #:" . $error;
} else {
    echo "response #:" . $response . "<br><br>";

    $responseObject = json_decode($response, true);

    if ($responseObject['status'] != 200) {
        echo "API FAILED status: " . $responseObject['status'] . ", message: " .
        $responseObject['message'] . "<br><br>";
    } else {
        if ($responseObject['data']['paymentStatus'] == "Paid") {
            echo "PAIID SUCCESS <br><br>";
        } else if ($responseObject['data']['paymentStatus'] == "WaitAuthorize") {
            $redirectUrl = $responseObject['data']['paymentUrl'];

            echo "wait 10 sec to redirect to url #:" . $redirectUrl . "<br><br>";
            header("refresh:10; url=" . $redirectUrl . "");
        } else {
            echo "PAYMENT STATUS ERROR paymentStatus: " .
            $responseObject['data']['paymentStatus'] . "<br><br>";
        }
    }
}
}
?>

```

Example of Response Data (JSON) received from calling the API in the case of a successful transaction.

```

{
  "status" : 200,
  "message" : "Success",
  "data" : {
    "paymentStatus" : "WaitAuthorize",
    "amount" : 1500000,
    "orderNo" : "Ord000001",
    "customerId" : "Cust_Test",

```

```

    "returnUrl" : "https://merchant.com/result",
    "paymentUrl" : "https://bank.com/confirmOtp",
    "ipAddress" : "127.0.0.1",
    "token" : "xxxxxxx",
    "transactionId" : 123456,
    "channelCode" : "creditcard ",
    "createdDate" : "20240408133145",
    "expiredDate" : "20240409133145"
  }
}

```

Example of Response Data (JSON) received from calling the API in the case of an unsuccessful transaction.

```

{
  "status" : 3001,
  "message" : "System Error",
  "data" : null
}

```

2.4.3 Management of Script Event for Credit Card Inline System.

In the script system of Credit Card Inline, merchants can write additional JavaScript to handle various events of the Inline Script system. The details of all events are as listed in Table 2.8.

Table 2.8: Events for Credit Card Inline Script

No .	Event Id	Event SubId	Data Type	Data Structure	Remark
1	CreateTokenSucceed	The value is "Success".	object	{ PaymentCreditToken: "XXXXXX", CreditToken: "YYYYYY", RememberCard: "N" }	The event occurs when the creation of PaymentCreditToken is successful, with the following details: PaymentCreditToken: The token created successfully. CreditToken: The credit token set in the Inline script system. RememberCard: Value from the checkbox, which can be "", "N", or "Y". The default value is "". This is equivalent to "N". If the checkbox is checked, the value will be "Y"; otherwise, it will be "N".
2	CreateTokenFailed	The value can be as follows: 0: Success	object	{ Code: 3001, Message: "System Error", }	The event occurs when the creation of PaymentCreditToken is unsuccessful due to an error from the server

		<p>1: Fail 2: Error 3: SystemError</p>			<p>side, with the following details: Code: The error code from the server side resulting from the unsuccessful creation of PaymentCreditToken. Message: The error messages.</p>
3	CreateTokenError	<p>The value can be as follows: -1: Invalid Input -2: Invalid MerchantCode or MerchantApiKey - Other Values: Represent the status value obtained from the XMLHttpRequest when an error occurs.</p>	string	<p>The message will vary depending on the Event SubId, which can be either "Invalid Input" or "Invalid MerchantCode or MerchantApiKey," or it will be the status text obtained from the XMLHttpRequest when an error occurs.</p>	<p>The event occurs when the creation of PaymentCreditToken is unsuccessful due to an error on the script side, such as failed parameter validation or encountering an error while calling an API, such as a failed API connection.</p>
4	InputState	<p>The value indicates which input it is, with the following possible values: "card-name": Input for the cardholder's name "card-number": Input for the card number "card-expiry": Input for the card expiry date "card-cvv": Input for the CVV (Card Verification Value)</p>	boolean	true	<p>The event occurs when there is a change in the data of an input within the script. The Data parameter is a boolean indicating whether the input is currently valid or not. *This event can be used in conjunction with the script attribute "data-show-error-message" by setting the attribute to false to disable the default error message of the script system. Then, you can capture this event to allow the merchant side to display their own error message instead.</p>

The process of editing the HTML page to manage script events on your own.

1) Add a JavaScript function to the HTML page to serve as a callback function from the Inline Script system.

Example JSON response data received from a failed transaction API call.

```
<script>
    function CCDCallbackEvent(eventId, subEventId, data) {
        if (eventId === ""CreateTokenSucceed"") {
            console.log("CCDCallbackEvent: CreateTokenSucceed:
PaymentCreditToken="" + data.PaymentCreditToken + "", CreditToken="" + data.CreditToken +
"", RememberCard="" + data.RememberCard);
        }
        else if (eventId === ""CreateTokenFailed"") {
            console.log("CCDCallbackEvent: CreateTokenFailed: status="" +
subEventId + "", code="" + data.Code + "", message="" + data.Message);
        }
        else if (eventId === ""CreateTokenError"") {
            console.log("CCDCallbackEvent: CreateTokenError: status="" +
subEventId + "", message="" + data);
        }
        else if (eventId === ""InputState"") {
            console.log("CCDCallbackEvent: InputState: input="" + subEventId + "",
IsDataValid="" + data);
        }
    }
</script>
```

2) Add an attribute to set the callback function for the script.

Example of calling a script with an added attribute to utilize a callback function.

```
<script
    src="https://sandbox-bankdemo3.chillpay.co/js/ccdpayment.js"
    data-merchant-code="XXX-MERCHANTCODE-XXX"
    data-api-key="XXXXXXXX-API-KEY-XXXXXXXX"
    data-callback-event-receiver="CCDCallbackEvent" >
</script>
```

Example of calling a script with an added attribute to utilize a callback function:

```
<!DOCTYPE html>
<html lang="en">
<head>
    <meta charset="utf-8">
    <meta name="viewport" content="width=device-width, initial-scale=1.0">
    <title>Payment Page</title>
    <script src="https://ajax.googleapis.com/ajax/libs/jquery/3.3.1/jquery.min.js"></script>
    <script>
        var cardNameValid = true;
        var cardNumberValid = true;
        var cardExpiryValid = true;
        var cardCvvValid = true;
        function RefreshErrorMessage() {
            if (!cardNameValid) {
                $('#my-custom-error-msg').html("Card name is invalid!!");
            }
        }
    </script>
```

```

else if (!cardNumberValid) {
    $('#my-custom-error-msg').html("Card number is invalid!!");
}
else if (!cardExpiryValid) {
    $('#my-custom-error-msg').html("Card expiry is invalid!!");
}
else if (!cardCvvValid) {
    $('#my-custom-error-msg').html("Card cvv is invalid!!");
}
else {
    $('#my-custom-error-msg').html("");
}
}
function CCDCallbackEvent(eventId, subEventId, data) {
    if (eventId === "InputState") {
        if (subEventId === "card-name") {
            cardNameValid = data;
            RefreshErrorMessage();
        }
        else if (subEventId === "card-number") {
            cardNumberValid = data;
            RefreshErrorMessage();
        }
        else if (subEventId === "card-expiry") {
            cardExpiryValid = data;
            RefreshErrorMessage();
        }
        else if (subEventId === "card-cvv") {
            cardCvvValid = data;
            RefreshErrorMessage();
        }
    }
}
</script>
</head>
<body>
<div id="CreditCardData">
<br>
<div style="font-size:30px;vertical-align:center;" >Payment Page</div>
<br>
<div>
<label>Cardholder Name</label>
<div id="ccdinline-card-name"></div>
<label>Card Number</label>
<div id="ccdinline-card-number"></div>
<label>Expiry Date</label>
<div id="ccdinline-card-expiry"></div>
<label>Security Code</label>
<div id="ccdinline-card-cvv" ></div>
<label>Remember Card</label>
<div id="ccdinline-card-remember"></div>
<br>
<div id="my-custom-error-msg" style="color:red; font-size: 22px; "></div>
<br>
<form id="payment-form" method="POST" action="payment_post.php">
<script
src="https://sandbox-bankdemo3.chillpay.co/js/ccdpayment.js"

```

```

        data-merchant-code="XXX-MERCHANTCODE-XXX"
        data-api-key="XXXXXXXX-API-KEY-XXXXXXXX"
        data-callback-event-receiver="CCDCallbackEvent"
        data-show-error-message="false" >
    </script>

    <label>Payment Details</label>
    <div><span> Order No : </span><input id="OrderNo" name="OrderNo"
type="text" value="my order" maxlength="20" ></div>
    <div><span> Customer Id : </span><input id="CustomerId"
name="CustomerId" type="text" value="customer id" maxlength="100" ></div>
    <div><span> Amount : </span><input id="Amount" name="Amount"
type="number" step="0.01" value="1500.00" ></div>
    <button>Submit</button>
    </form>
</div>
</div>
</body>
</html>

```

2.4.4 Adjusting Script Usage for Manual PaymentCreditToken Creation

In the Credit Card Inline script system, typically, the process of creating a PaymentCreditToken occurs when the form is submitted, and the token data (including CreditToken and RememberCard) is attached to the form.

However, in some cases, the merchant's webpage may not support this functionality. For instance, the payment submission might be on a different page from the one where the card details are entered, or there might not be a form present at all (the form is created dynamically upon form submission, or the submission is done via AJAX, or input names need to be changed).

In such scenarios, the merchant needs to handle the PaymentCreditToken creation process themselves. This can be achieved as follows:

- 1) Add an attribute to disable the option of auto-creating PaymentCreditToken on form submission (Attribute "data-auto-create-payment-credit-token-on-submit") and add a callback receiver to receive and handle events related to PaymentCreditToken creation.

Example of calling a script with added attributes to utilize a callback function.

```

<script
src="https://sandbox-bankdemo3.chillpay.co/js/ccdpayment.js"
data-merchant-code="XXX-MERCHANTCODE-XXX"
data-api-key="XXXXXXXX-API-KEY-XXXXXXXX"
data-callback-event-receiver="CCDCallbackEvent"
data-auto-create-payment-credit-token-on-submit="false" >
</script>

```

2) Add a script that will execute the process of creating PaymentCreditToken within the logic.

The operation of your store's webpage involves calling the following JavaScript function.

```
ccdinline.CreatePaymentCreditToken();
```

3) Write JavaScript code to handle the event results of PaymentCreditToken creation. There are three events that need to be handled:

1. CreateTokenSucceed: This event occurs when the creation of PaymentCreditToken is successful. It provides three pieces of necessary information: PaymentCreditToken, CreditToken, and RememberCard. These pieces of information are essential for subsequent API calls for Payment.

2. CreateTokenFailed: This event occurs when the creation of PaymentCreditToken fails due to an error on ChillPay's server. Error Code and Error Message data will be provided.

3. CreateTokenError: This event occurs when the creation of PaymentCreditToken fails due to an error on the Inline script side or during the connection to the Credit Card Inline system's API. Status and Status Message data will be provided.

Example of an HTML page for a payment process with auto-create-payment-credit-token-on-submit disabled in the Inline Script, and then manually creating PaymentCreditToken.

```
<!DOCTYPE html>
<html lang="en">

<head>
  <meta charset="utf-8">
  <meta name="viewport" content="width=device-width, initial-scale=1.0">
  <title>Payment Page</title>
  <script src="https://ajax.googleapis.com/ajax/libs/jquery/3.3.1/jquery.min.js"></script>
  <script>
    var isOnCreate = false;
    var currentPaymentCreditToken = null;
    var timeoutId;
    var isSubmit = false;

    function SetCreatPaymentCreditToken() {
      if (timeoutId) {
        clearTimeout(timeoutId);
      }

      timeoutId = setTimeout(() => {
        currentPaymentCreditToken = null;
      }, 120000);
    }

    $(document).ready(function() {
      $('#payment-btn').on("click", function() {
        if (isOnCreate) {
          return false;
        }
        if (currentPaymentCreditToken === null) {
          return false;
        }
      })
    })
  </script>
</head>
```

```

        if (isSubmit) {
            return false;
        }

        isSubmit = true;
        $('#payment-form').submit();
    });

    $('#crate-payment-credit-token-btn').on("click", function() {
        if (isOnCreate) {
            return false;
        }

        isOnCreate = true;
        ccdinline.CreatePaymentCreditToken();
    });
});

function CCDCallbackEvent(eventId, subEventId, data) {
    if (eventId === "CreateTokenSucceed") {
        $('#PaymentCreditToken').val(data.PaymentCreditToken);
        $('#CreditToken').val(data.CreditToken);
        $('#RememberCard').val(data.RememberCard);

        currentPaymentCreditToken = data.PaymentCreditToken;
        SetCreatPaymentCreditToken();

        isOnCreate = false;
    }
    else if (eventId === "CreateTokenFailed") {
        console.error("CCDCallbackEvent: CreateTokenFailed: status=" +
subEventId + ", code=" + data.Code + ", message=" + data.Message);
        isOnCreate = false;
    }
    else if (eventId === "CreateTokenError") {
        console.error("CCDCallbackEvent: CreateTokenError: status=" + subEventId
+ ", message=" + data);
        isOnCreate = false;
    }
}
</script>
</head>
<body>
    <div id="CreditCardData">
        <br>
        <div style="font-size:30px;vertical-align:center; ">Payment Page</div>
        <br>
        <div>
            <label>Cardholder Name</label>
            <div id="ccdinline-card-name"></div>
            <label>Card Number</label>
            <div id="ccdinline-card-number"></div>
            <label>Expiry Date</label>
            <div id="ccdinline-card-expiry"></div>
            <label>Security Code</label>
            <div id="ccdinline-card-cvv" ></div>
            <label>Remember Card</label>

```

```

<div id="ccdinline-card-remember"></div>
<br>
<br>
<form id="payment-form" method="POST" action="payment_post.php">
  <script
    src="https://sandbox-bankdemo3.chillpay.co/js/ccdpayment.js"
    data-merchant-code="XXX-MERCHANTCODE-XXX"
    data-api-key="XXXXXXX-API-KEY-XXXXXXX"
    data-callback-event-receiver="CCDCallbackEvent"
    data-auto-create-payment-credit-token-on-submit="false" >
  </script>

  <label>Payment Details</label>
  <div><span> Order No : </span><input id="OrderNo" name="OrderNo"
type="text" value="my order" maxlength="20" ></div>
  <div><span> Customer Id : </span><input id="CustomerId"
name="CustomerId" type="text" value="customer id" maxlength="100" ></div>
  <div><span> Amount : </span><input id="Amount" name="Amount"
type="number" step="0.01" value="1500.00" ></div>
  <input id="PaymentCreditToken" name="PaymentCreditToken"
type="hidden" value="" >
  <input id="CreditToken" name="CreditToken" type="hidden" value="" >
  <input id="RememberCard" name="RememberCard" type="hidden"
value="" >

  <button id="payment-btn">Submit</button>
</form>
  <button id="crate-payment-credit-token-btn">Create
PaymentCreditToken</button>
</div>
</div>
</body>
</html>

```

*By default, PaymentCreditToken has a lifespan of 120 seconds (2 mins). If it is not used within this period, it will expire and need to be recreated. Therefore, merchants must consider this aspect when managing or creating PaymentCreditToken themselves.

3. Ways for sending Product/Service payment data back to Merchant.

3.1 Send real-time payment results (requires SSL Certificate)

ChillPay Gateway will send real time payment results back to the server of the merchant via URL Background as the merchant as informed when applying for service. With the method [POST] by Content-Type : application/x-www-form-urlencoded which will send the data as a background process, which the customer will not see the URL or the page.

Table 3.1: Response Parameter returned to the Merchant’s server.

No.	Parameter	Data Type	Length	Description	Remarks
1	TransactionId	number	20	Reference number for merchant.	For transaction reference check between Merchant and ChillPay. E.g., 10071
2	Amount	number	12	The amount paid. 2 Last digits must be decimal value. *JPY and KRW currencies must not have decimal units.	No decimal point, such as 55025, will be read as 550.25 . JPY and KRW currencies, the system will read as 550.00 .
3	OrderNo	string	20	Order number or description reference code.	Issued by Merchant.
4	CustomerId	string	100	End User’s reference code or End User’s name.	Issued by Merchant.
5	BankCode	string	20	Reference code for the bank that received payment.	E.g., internetbank_bay See Appendix E for details.
6	PaymentDate	string	20	Payment transaction date.	Format: YYYYMMDDHHMMSS E.g., 20180712173122
7	PaymentStatus	number	1	Payment result code from the bank.	See Appendix C for details.
8	BankRefCode	string	50	Reference code from the bank.	Used for checking the transaction with the bank
9	CurrentDate	string	10	The current date of data Sending.	Format: YYYYMMDD E.g., 20170908
10	CurrentTime	string	10	The current time of data sending.	Format: HHMMSS E.g., 125132
11	PaymentDescription	string	100	Payment details.	E.g., "iPhone X-XS"
12	CreditCardToken	string	100	Token information for credit card payments. The Credit Card website will automatically fill out	

				the card information. Customers do not have to fill out the information.	
13	Currency	string	3	Currency data code such as "764".	See Appendix F for details.
14	CustomerName	string	50	Payer Name	For QR Payment only
15	Checksum	string	32	The result of bringing all the values to encrypt MD5.	Used to confirm the validity of the list.

Remarks

- The CheckSum value is to take values from various parameters according to Table 3.1 (item 1 - 14) And append with MD5 Secret Key (received from ChillPay) as follows;
 TransactionId + Amount + OrderNo + CustomerId + BankCode + PaymentDate + PaymentStatus + BankRefCode + CurrentDate + CurrentTime + PaymentDescription + CreditCardToken + Currency + CustomerName + [MD5 Secret Key](#)
 Then with all these data are encoded with MD5 Hashing function, it will be "Checksum".
- Use the URL Encode command for the [MD5 Secret Key](#).
Example: Lining up data to access the MD5 function.
 999920000000001100001bank_qrcode20190125132533063684020190125132533Test
 Payment764Mr.John DoeXXXX

Example: Payment result returned to the server of Merchant. (Code in PHP)

```
<?php
$response_message = array(
    "TransactionId" => $_POST['TransactionId'],
    "Amount" => $_POST['Amount'],
    "OrderNo" => $_POST['OrderNo'],
    "CustomerId" => $_POST['CustomerId'],
    "BankCode" => $_POST['BankCode'],
    "PaymentDate" => $_POST['PaymentDate'],
    "PaymentStatus" => $_POST['PaymentStatus'],
    "BankRefCode" => $_POST['BankRefCode'],
    "CurrentDate" => $_POST['CurrentDate'],
    "CurrentTime" => $_POST['CurrentTime'],
    "PaymentDescription" => $_POST['PaymentDescription'],
    "CreditCardToken" => $_POST['CreditCardToken'],
    "Currency" => $_POST['Currency'],
    "CustomerName" => $_POST['CustomerName'],
    "Checksum" => $_POST['Checksum'],
);
?>
```

Sample output from \$ _POST

TransactionId=9999&Amount=20000&OrderNo=000001&CustomerId=100001&BankCode=bank_q
 rcode&PaymentDate=20190125132533&PaymentStatus=0&BankRefCode=636840&CurrentDate=2
 0190125&CurrentTime=132533&PaymentDescription=Test
 Payment&CreditCardToken=&Currency=764&CustomerName=Mr.John Doe&Checksum=XXXX

3.2 Data returns when clicking the "Back to Merchant" button. (URL Result)

When customers click the "Back to Merchant" button (in case of successful transaction) or "Cancel" (in case of canceling the transaction). The bank's screen will be redirected back to the Merchant's website screen at the URL Result that the merchant has informed to ChillPay. And ChillPay Gateway system will report the results of the transaction back according to the table below, with the method [POST]. Table 3.2: Response Parameter returned to the website of Merchant.

Table 3.2: Response Parameter returned to the website of Merchant.

No.	Parameter	Data Type	Length	Description	Remarks
1	respCode	number	1	The result code of the transaction.	0 : Success /complete 1 : Fail / incomplete 2 : Cancel / cancel 3 : Error / incomplete 9 : Pending / Request (in case of paying via Bill Payment channel)
2	status	string	20	Description of the transaction results.	0 : Success /complete 1 : Fail / incomplete 2 : Cancel / cancel 3 : Error / incomplete 9 : Pending / Request (in case of paying via Bill Payment channel)
3	transNo	number	20	Item reference number for Merchant.	Transaction Id number to be used for checking reference lists between Merchant and ChillPay. E.g., 10071
4	orderNo	string	20	Order number or reference code of the item.	The value received from Merchant.

Example: Information of payment results returned to the merchant's website. (Method POST)

```
{
  "transNo": 291453,
  "respCode": 0,
  "status": "complete",
  "orderNo": "132840206650"
}
```

4. Status checking list, in the case that Merchant does not receive the information returned from the ChillPay system.

- URL for POST data on Sandbox: <https://sandbox-appsrv2.chillpay.co/api/v2/PaymentStatus/>
- URL for POST information on Production: <https://appsrv.chillpay.co/api/v2/PaymentStatus/>

Table 4.1: Request Parameter for sending POST in Check Payment Status API to ChillPay Gateway.

No.	Parameter	Data Type	Length	Mandatory / Optional	Description	Remarks
1	MerchantCode	string	15	M	Merchant ID.	The data provided by ChillPay. E.g., M000001
2	TransactionId	number	20	M	Merchant reference number. (Transaction ID)	See data from Table 3.1, Field 1
3	ApiKey	string	60	M	Reference code for system connection.	Issued by ChillPay.
4	Checksum	string	32	M	The result of bringing all the values to encrypt MD5.	Used to confirm the validity of the list.

Remarks

- The CheckSum value is to take values from various parameters according to Table 4.1 (item 1 - 3) And append with MD5 Secret Key (received from ChillPay) as follows;
MerchantCode + TransactionId + ApiKey + [MD5 Secret Key](#)
Then with all these data are encoded with MD5 Hashing function, it will be "Checksum"
- Use the URL Encode command for the following information, ApiKey, MD5 Secret Key.

Example: Check Payment Status API Service (Code in PHP)

```
<?php
    $curl = curl_init();
    curl_setopt_array($curl, array(
        CURLOPT_URL => "https://sandbox-appsrv2.chillpay.co/api/v2/Payment/",
        CURLOPT_RETURNTRANSFER => true,
        CURLOPT_ENCODING => "",
        CURLOPT_MAXREDIRS => 10,
        CURLOPT_TIMEOUT => 30,
        CURLOPT_HTTP_VERSION => CURL_HTTP_VERSION_1_1,
        CURLOPT_CUSTOMREQUEST => "POST",
        CURLOPT_POSTFIELDS =>
        "MerchantCode=XXXX&ApiKey=XXXX&TransactionId=10078&Checksum=XXXX",
        CURLOPT_HTTPHEADER => array("cache-control: no-cache", "content-type: application/x-www-form-urlencoded"
    ),
    ));
    $response = curl_exec($curl);
    $err = curl_error($curl);
    curl_close($curl);
    if ($err)
```

```
{
  echo "cURL Error #:" . $err;
} else {
  echo $response;
}
```

Table 4.2: Response Parameter returned to Merchant’s server. (JSON Format)

No.	Parameter	Data Type	Length	Description	Remarks
1	TransactionId	number	20	Reference number for merchant.	For transaction reference check between Merchant and ChillPay. E.g., 10071
2	Amount	number	12	The amount paid. 2 Last digits must be decimal value. *JPY and KRW currencies must not have decimal units.	No decimal point, such as 55025, will be read as 550.25 . JPY and KRW currencies, the system will read as 550.00 .
3	OrderNo	string	20	Order number or description reference code.	Issued by Merchant.
4	CustomerId	string	100	End User’s reference code or End User’s name.	Issued by Merchant.
5	BankCode	string	20	Reference code for the bank that received payment.	E.g., internetbank_bay See Appendix E for details.
6	PaymentDate	string	20	Payment transaction date.	Format: YYYYMMDDHHMMSS E.g., 20180712173122
7	PaymentStatus	number	1	Payment result code from the bank.	See Appendix C for details.
8	BankRefCode	string	50	Reference code from the bank.	Used for checking the transaction with the bank
9	CurrentDate	string	10	The current date of data Sending.	Format: YYYYMMDD E.g., 20170908
10	CurrentTime	string	10	The current time of data sending.	Format: HHMMSS E.g., 125132
11	PaymentDescription	string	100	Payment details.	E.g., "iPhone X-XS"
12	CreditCardToken	string	100	Token information for credit card payments. The Credit Card website will automatically fill out the card information.	

				Customers do not have to fill out the information.	
13	Currency	string	3	Currency data code such as "764".	See Appendix F for details.
14	CustomerName	string	50	Payer Name	For QR Payment only
15	Checksum	string	32	The result of bringing all the values to encrypt MD5.	Used to confirm the validity of the list.

Remarks

- The CheckSum value is to take values from various parameters according to Table 4.2 (item 1 - 14) And append with MD5 Secret Key (received from ChillPay) as follows;

TransactionId + Amount + OrderNo + CustomerId + BankCode + PaymentDate + PaymentStatus + BankRefCode + CurrentDate + CurrentTime + PaymentDescription + CreditCardToken + Currency + CustomerName + [MD5 Secret Key](#)

Then with all these data are encoded with MD5 Hashing function, it will be "Checksum".

- Use the URL Encode command for the [MD5 Secret Key](#).

Example: Lining up data to access the MD5 function.

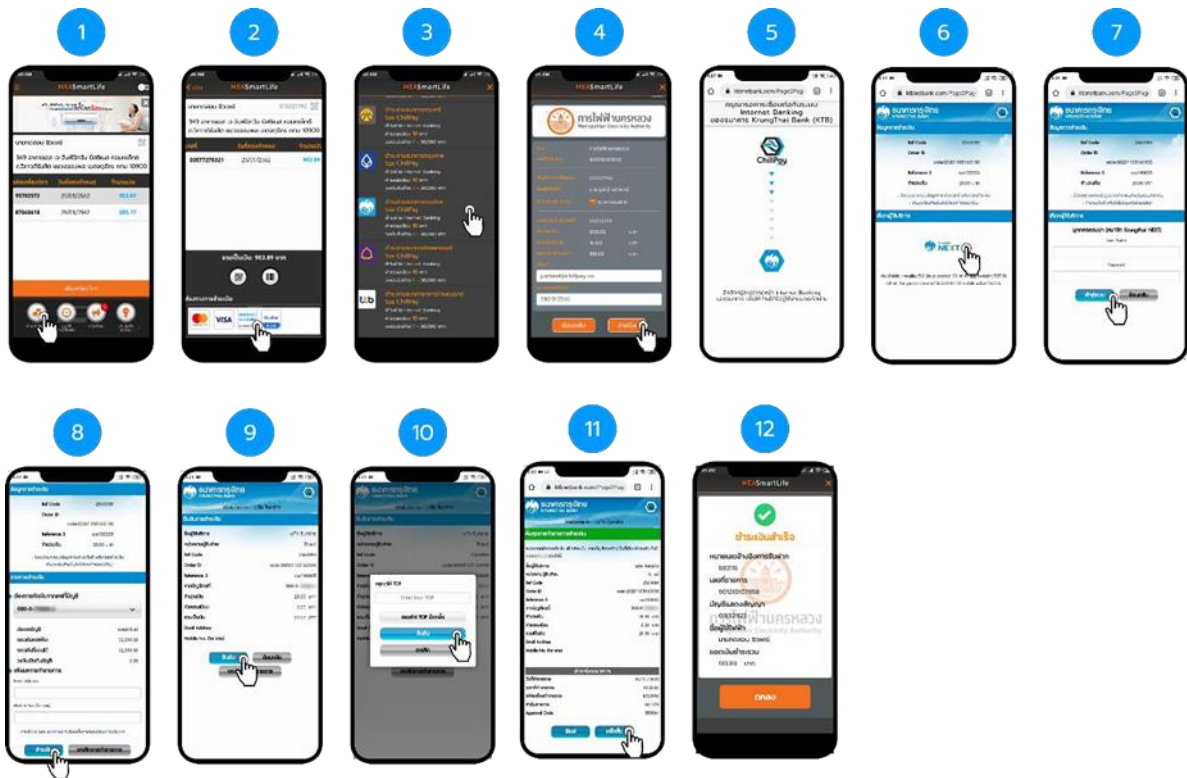
99992000000001100001bank_qrcode20190125132533063684020190125132533Test
Payment764Mr.John DoeXXXX

Example: Data of payment results returned to the Merchant’s server, will be in JSON format.

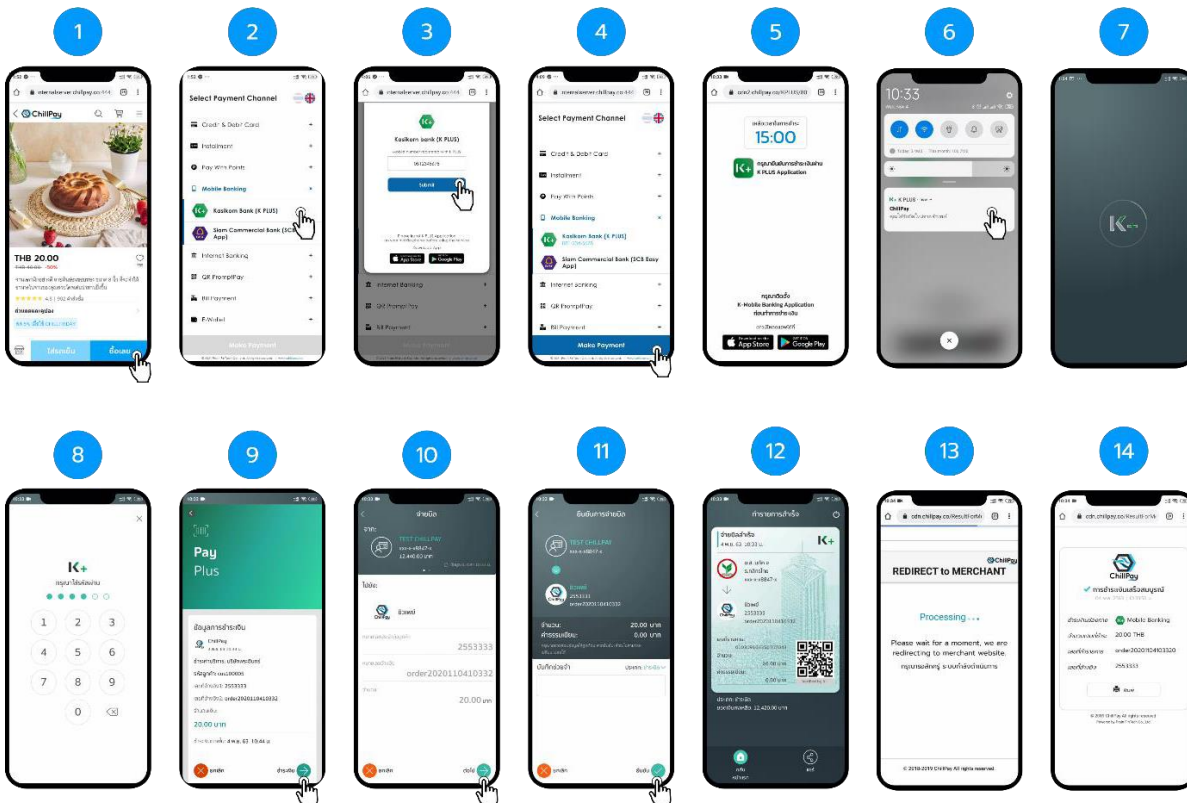
```
{
  "TransactionId": 53,
  "Amount": 50000,
  "OrderNo": "00001",
  "CustomerId": "Test",
  "BankCode": "bank_qrcode",
  "PaymentDate": "20170908120814",
  "PaymentStatus": 0,
  "BankRefCode": "636406924946598613",
  "CurrentDate": "20170908",
  "CurrentTime": "125434",
  "PaymentDescription": "Test Payment",
  "CreditCardToken": "",
  "Currency": "764",
  "CustomerName": "Mr.John Doe",
  "Checksum": "XXXX"
}
```

5. Example of payment screen

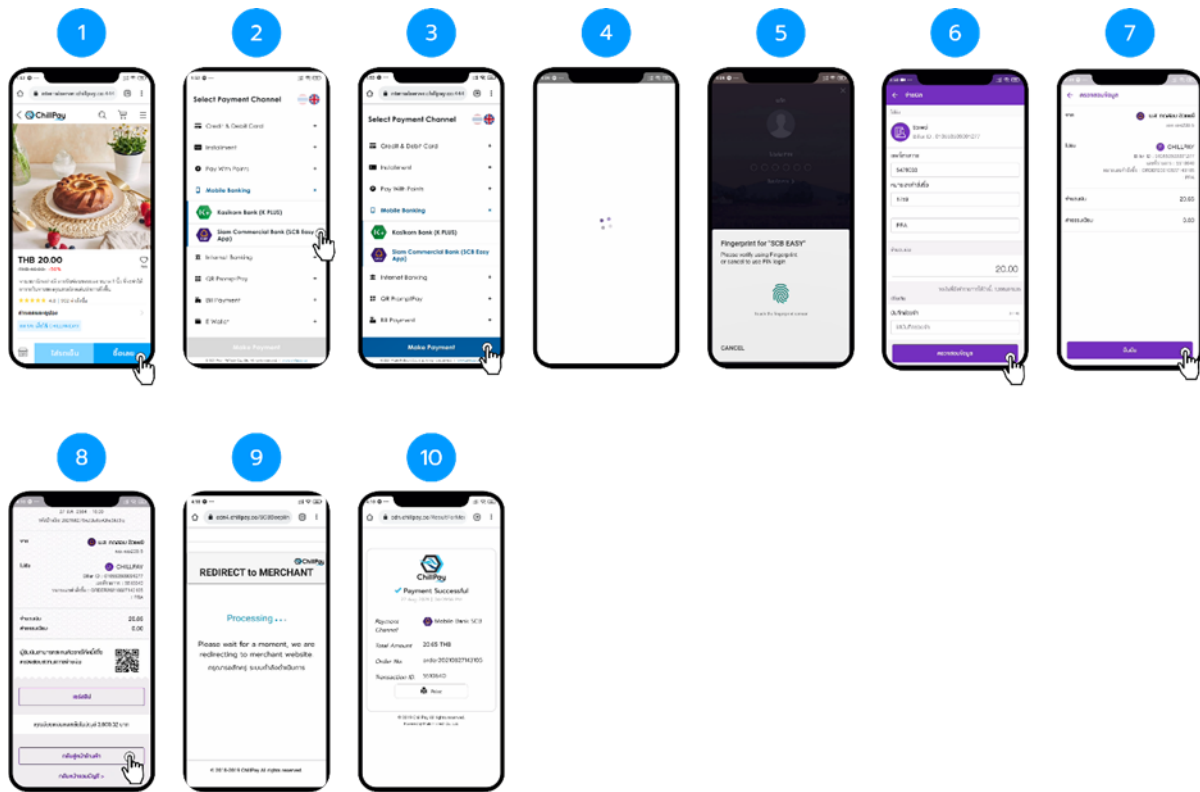
5.1 Sample of ChillPay Payment steps : Internet Banking



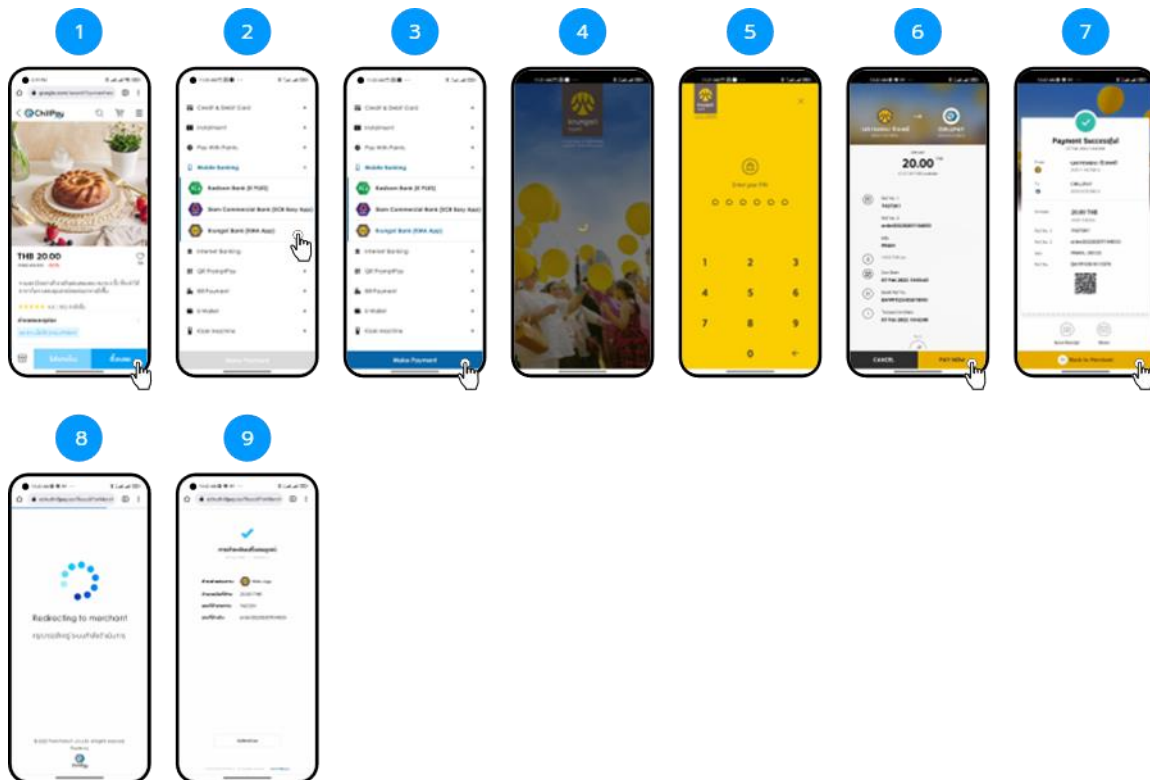
5.2 Sample of ChillPay Payment steps : Mobile Banking (K PLUS)



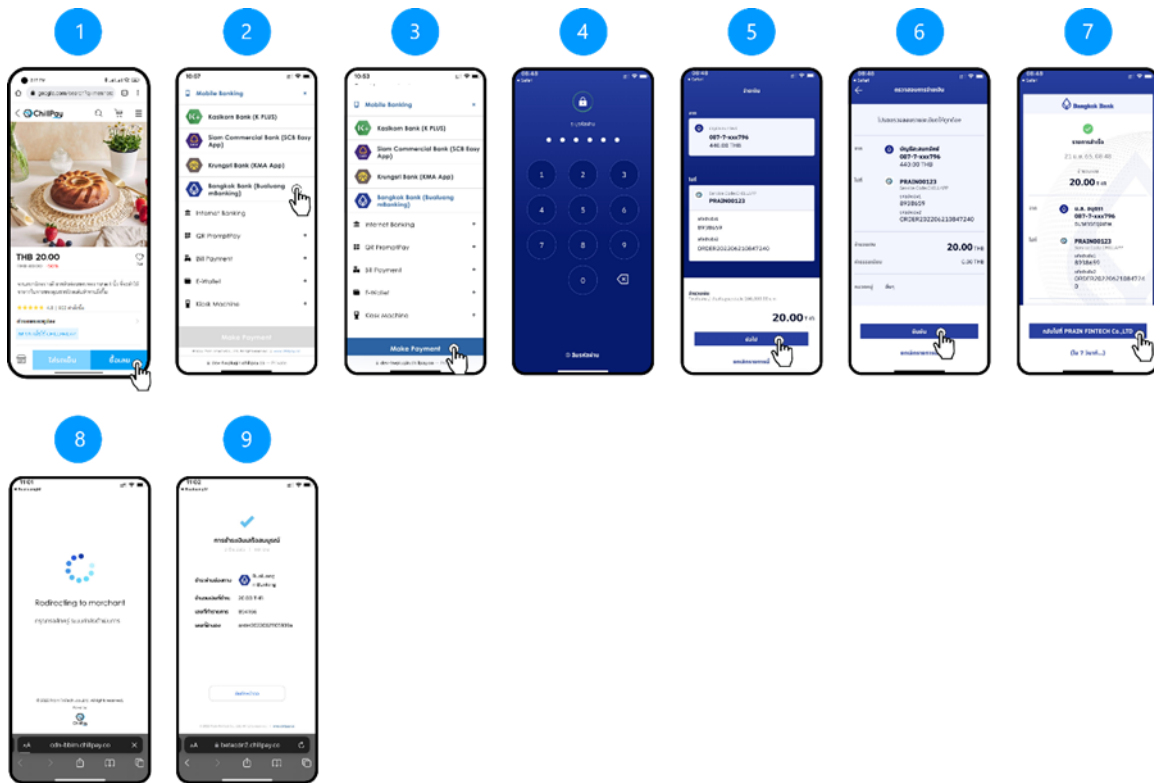
5.3 Sample of ChillPay Payment steps : **Mobile Banking (SCB Easy App)**



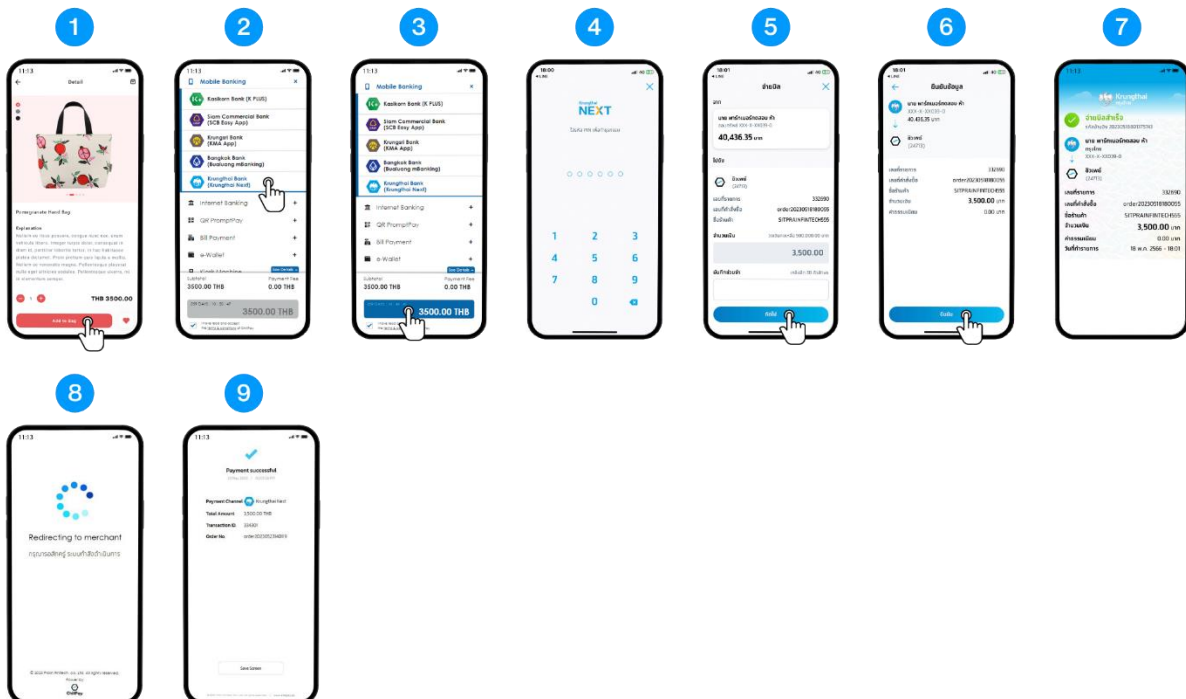
5.4 Sample of ChillPay Payment steps : **Mobile Banking (KMA App)**



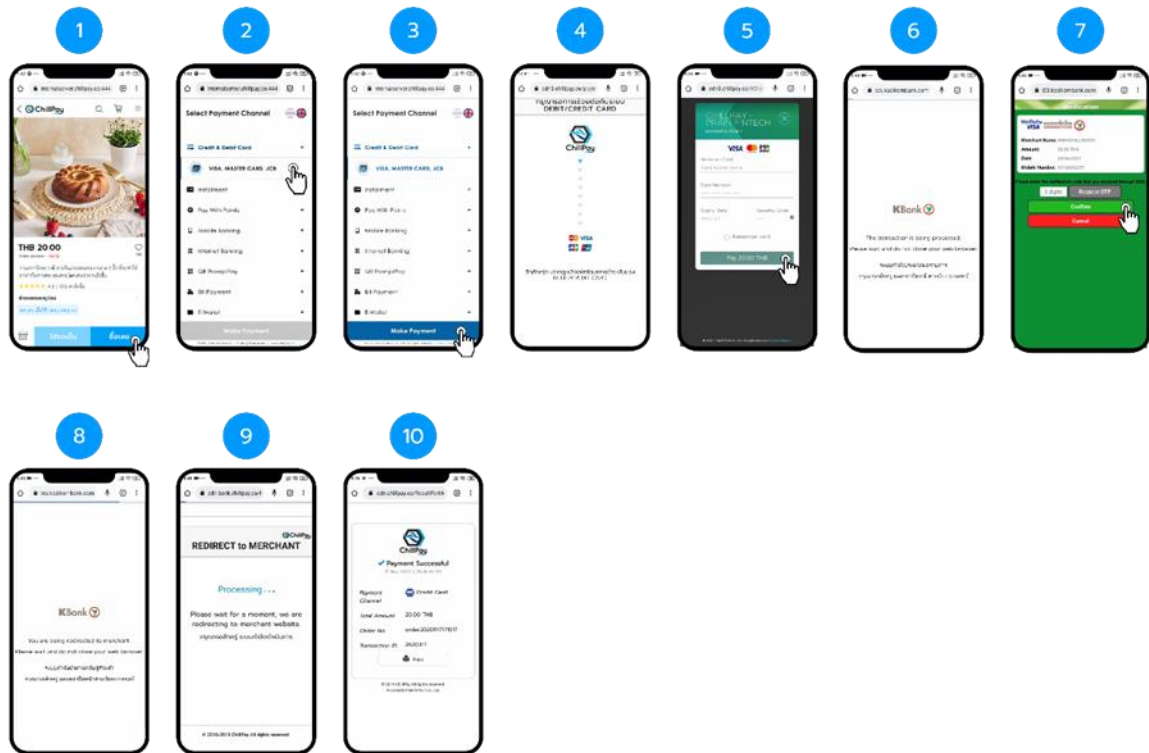
5.5 Sample of ChillPay Payment steps : **Mobile Banking (Bualuang mBanking)**



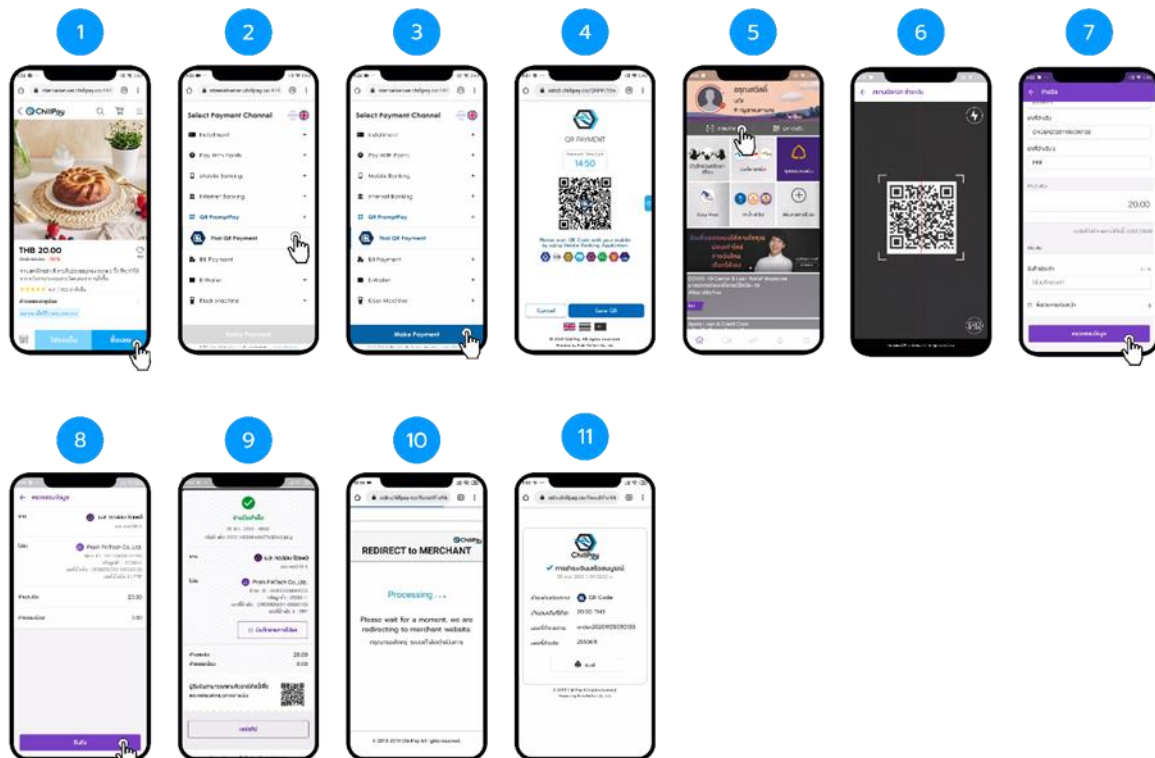
5.6 Sample of ChillPay Payment steps : **Mobile Banking (Krungthai NEXT)**



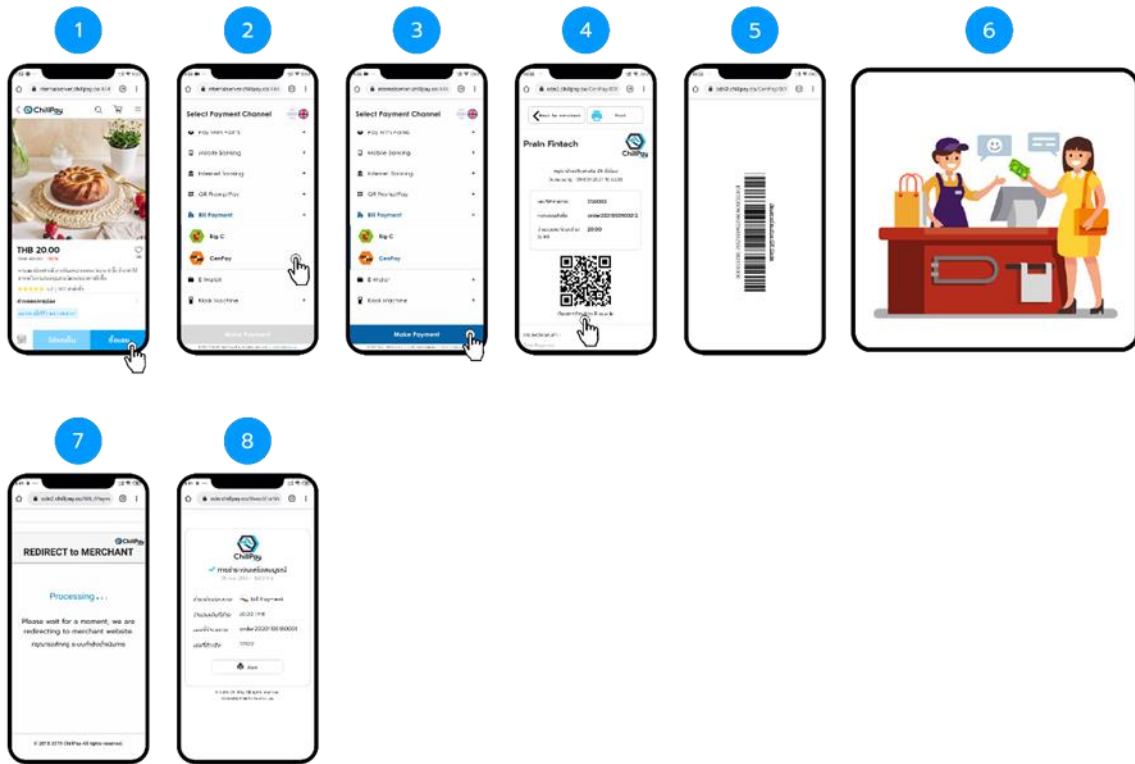
5.7 Sample of ChillPay Payment steps : **Credit Card**



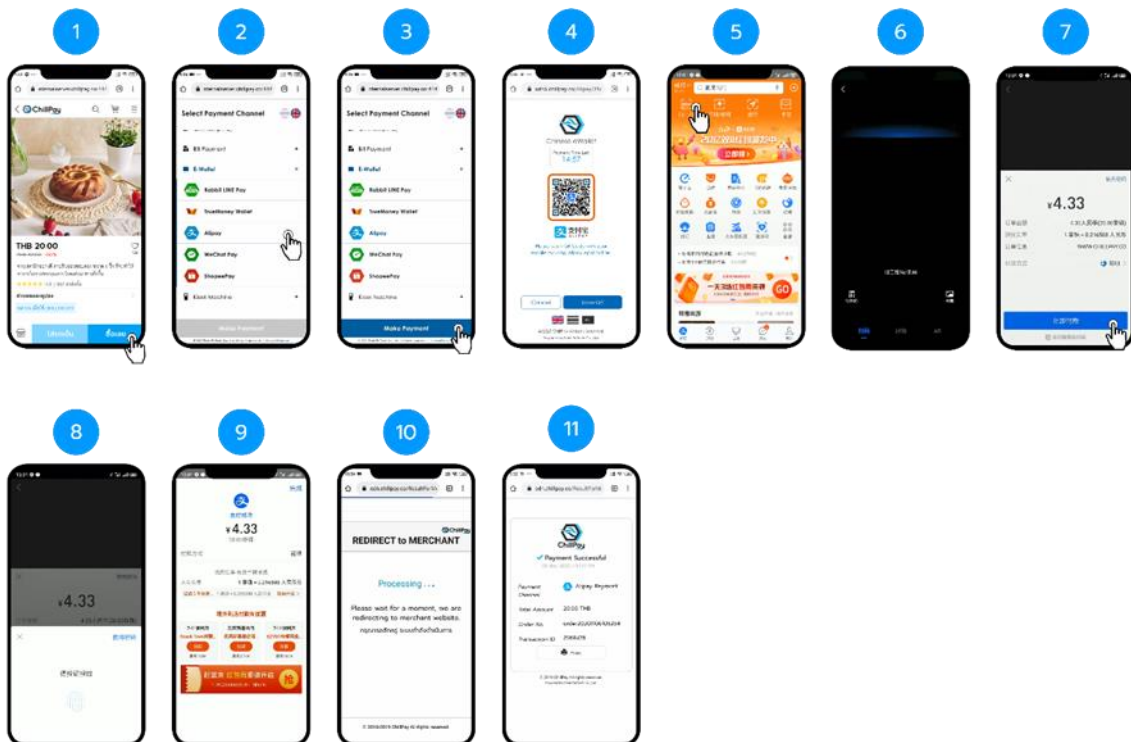
5.8 Sample of ChillPay Payment steps : **QR Payment**



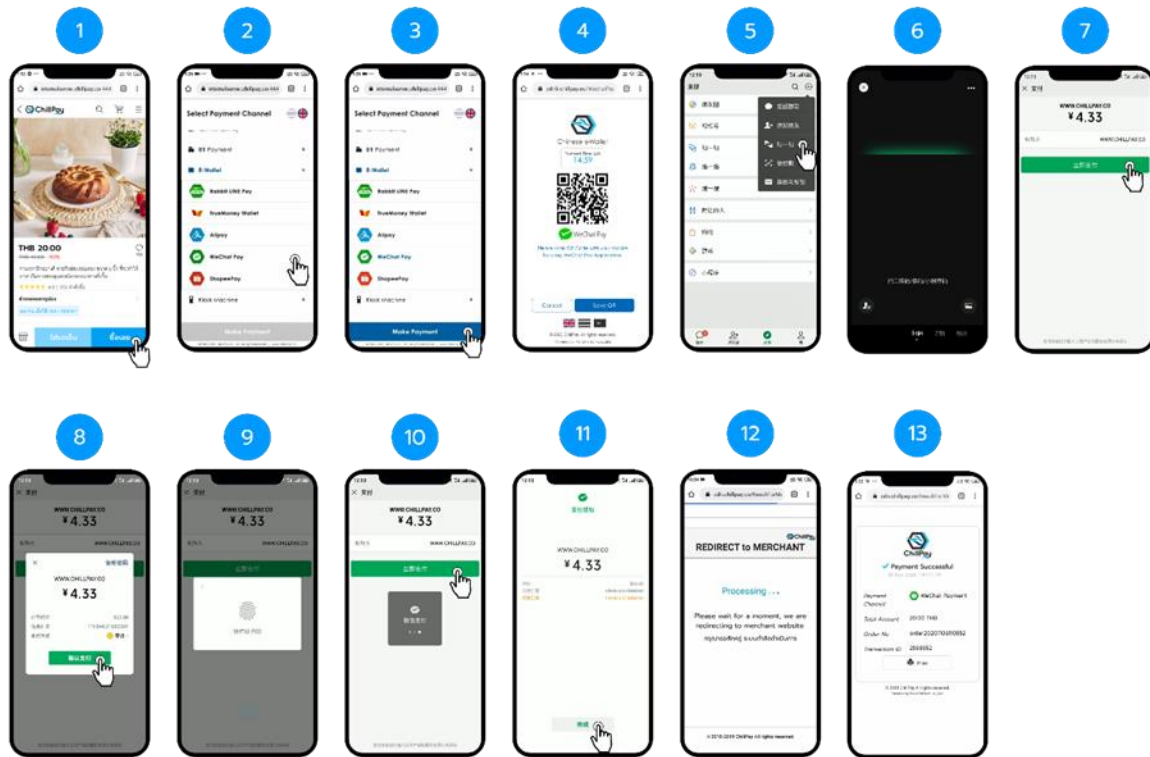
5.9 Sample of ChillPay Payment steps : **Bill Payment**



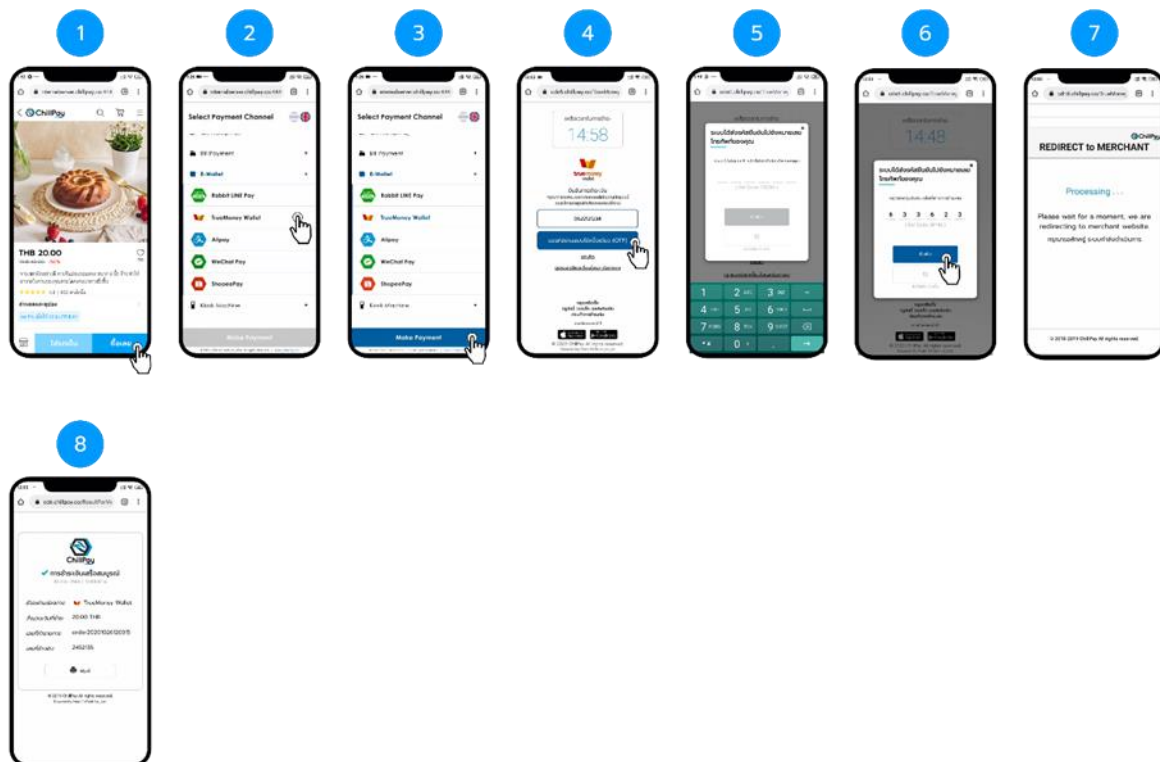
5.10 Sample of ChillPay Payment steps : **Alipay**



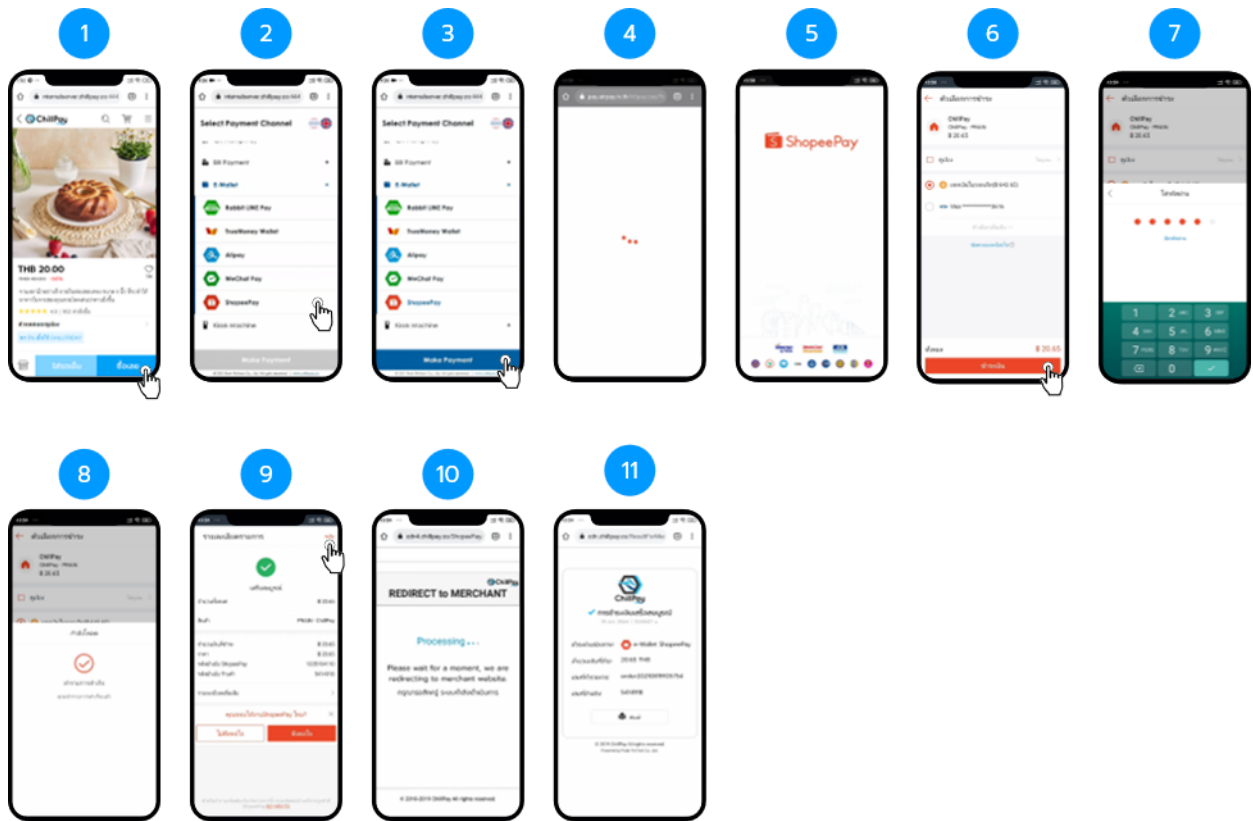
5.11 Sample of ChillPay Payment steps : **WeChat Pay**



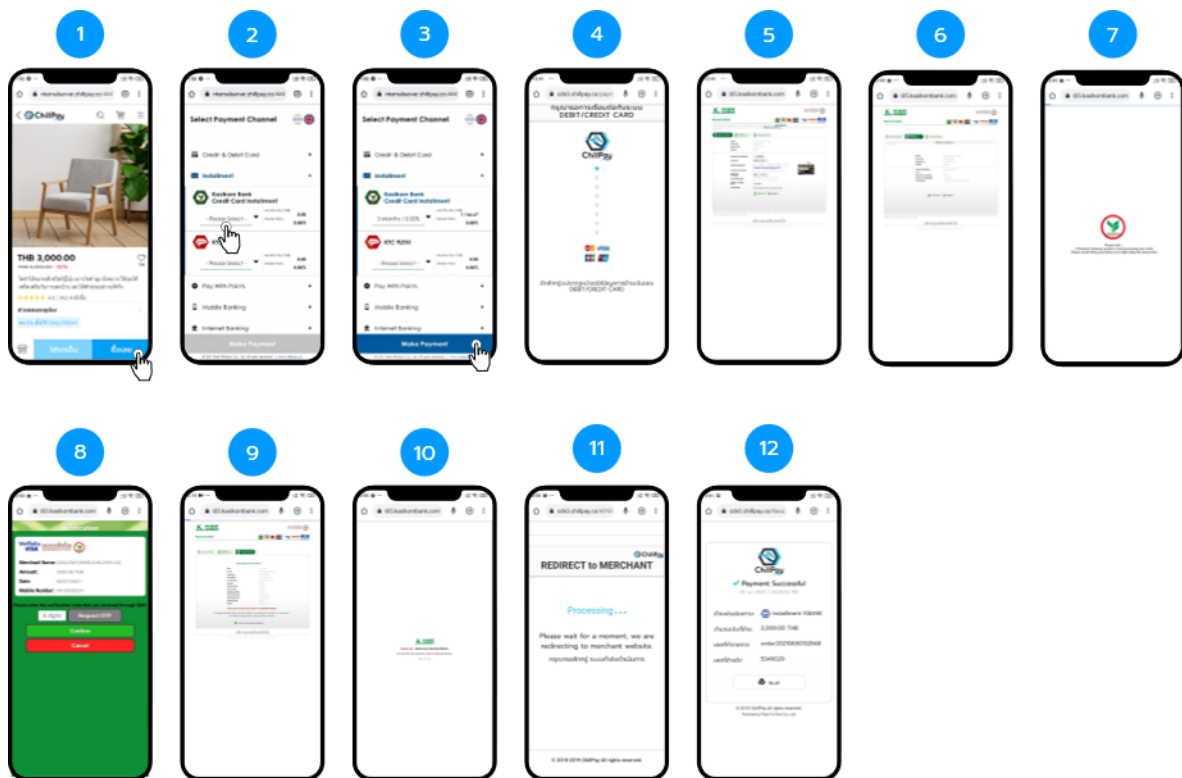
5.12 Sample of ChillPay Payment steps : **True Money Wallet**



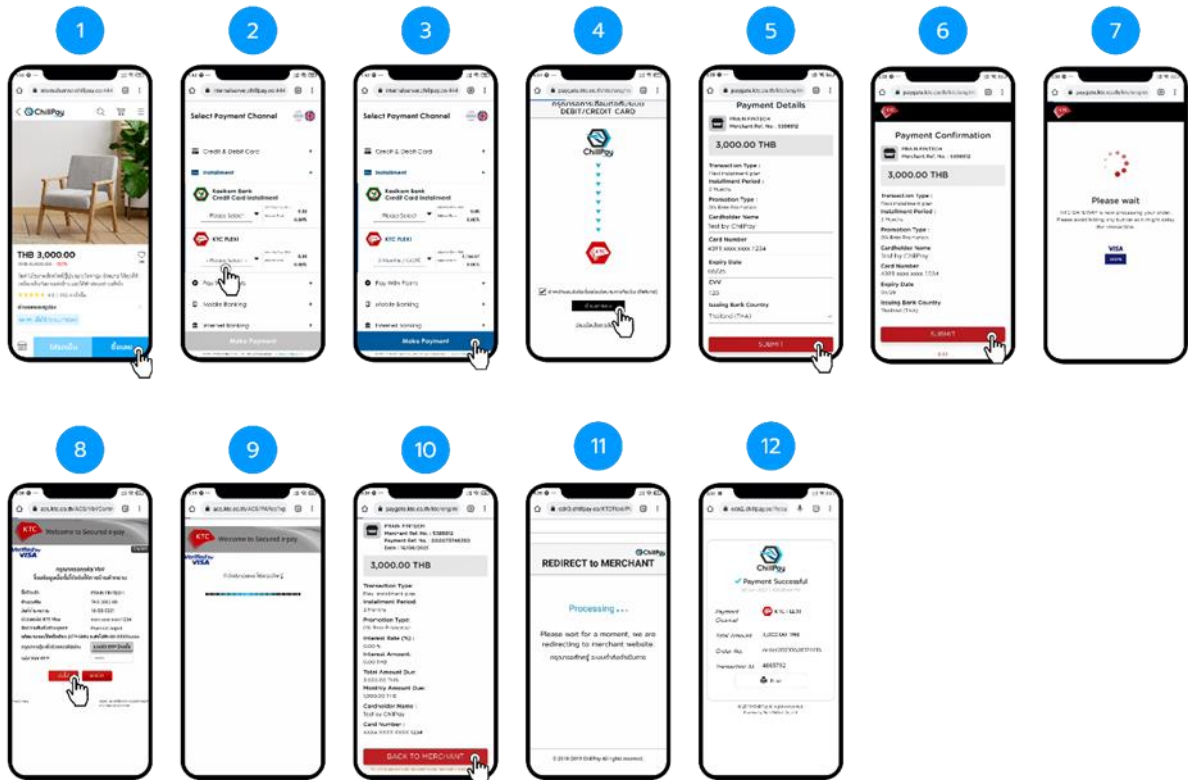
5.13 Sample of ChillPay Payment steps : **ShopeePay**



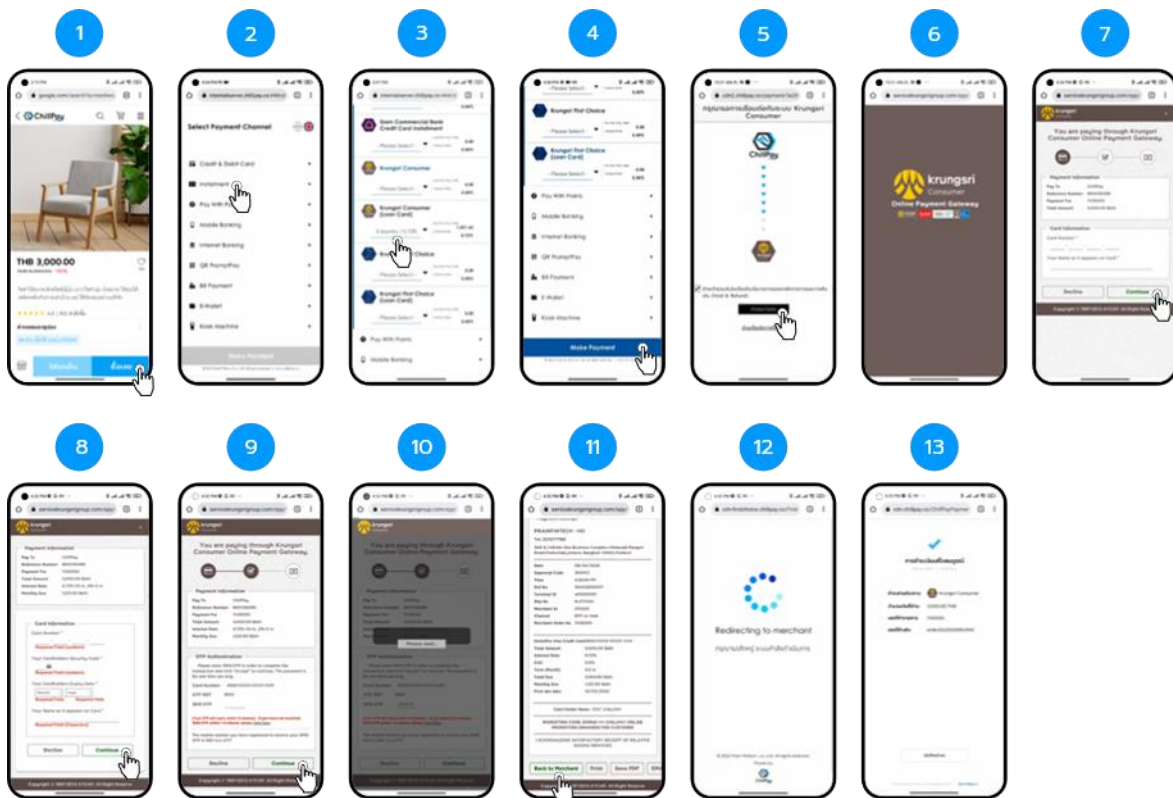
5.14 Sample of ChillPay Payment steps : **Installment (KBANK)**



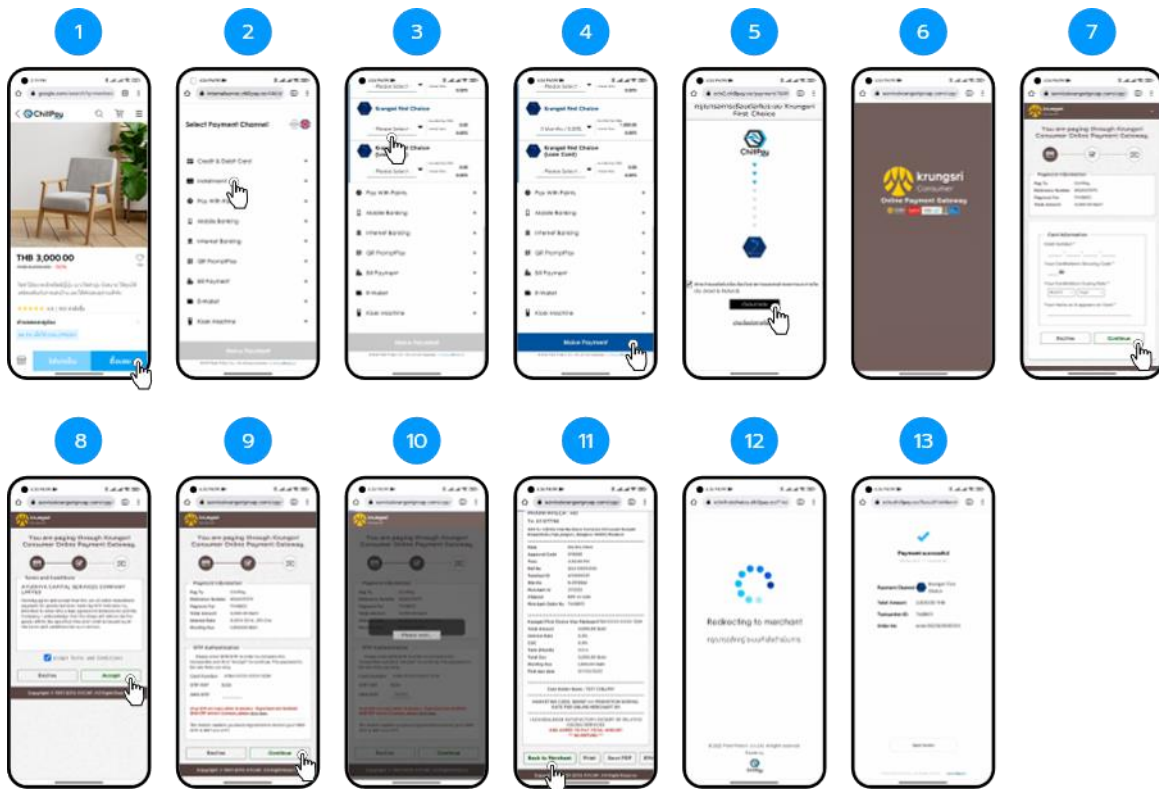
5.15 Sample of ChillPay Payment steps : **Installment (KTC FLEXI)**



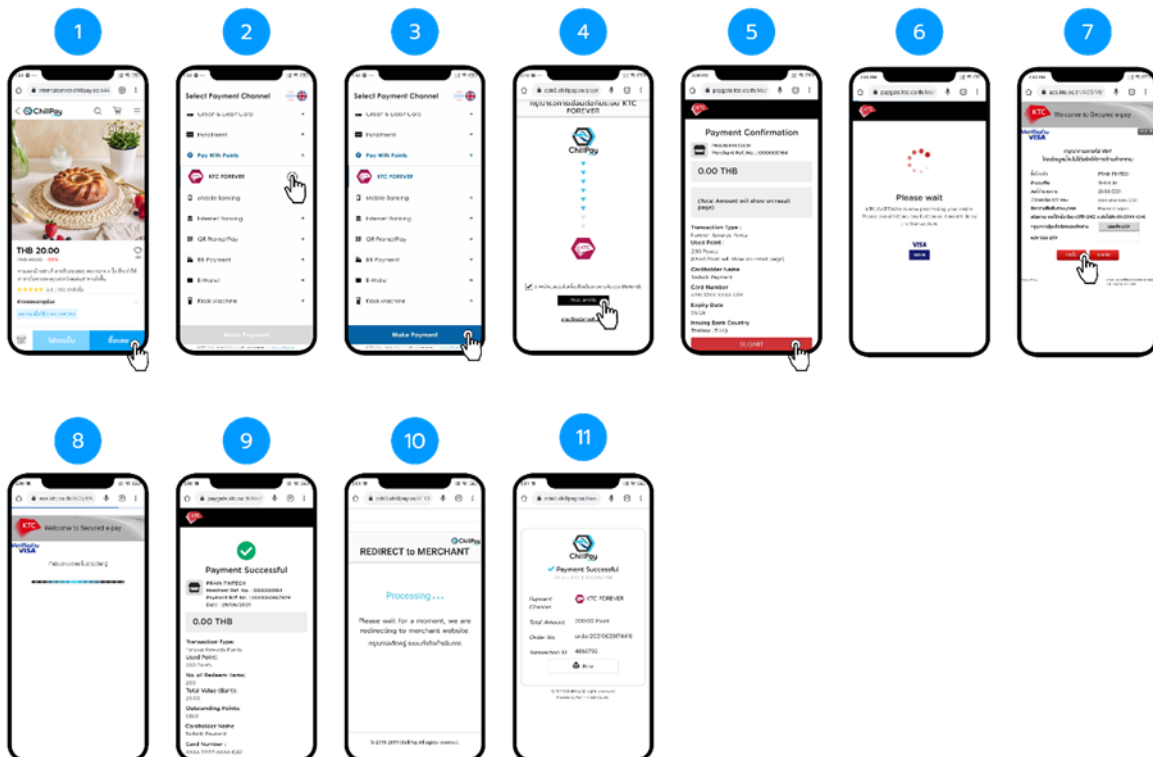
5.16 Sample of ChillPay Payment steps : **Installment Krungsri Consumer (Loan Card)**



5.17 Sample of ChillPay Payment steps : **Installment Krungsri First Choice**



5.18 Sample of ChillPay Payment steps : **Pay with points (KTC FOREVER)**



B. In case Merchant needs to use more than 1 website.

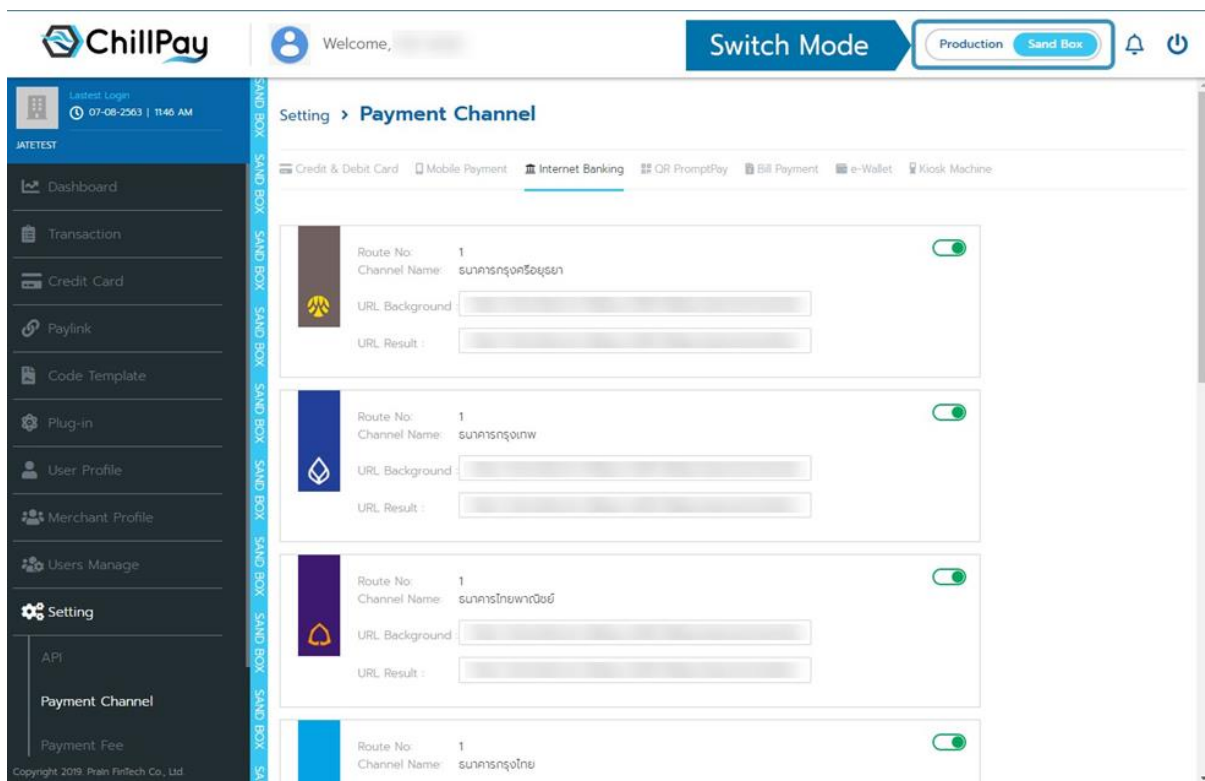
In case of Merchant has multi-platform for customer service in various channels E.g., Website A, Website B, Mobile Application. Can follow the steps as follows;

1. Merchant requested to open more RouteNo.

By emailing customersupport@chillpay.co by 1 RouteNo equals 1 Website.

2. MERCHANT modify URL Background and URL Result.

- URL: <https://www.chillpay.co> Select Setting > Payment Channel. Merchant can customize the Background and Result URL of the Website A and Website B, then press -> Save.
- Merchant can switch to Sand Box mode and Production mode as in the image below;



3. 3 ways to connect.

According to Article 6, connection topics can be done in 3 ways. Merchants must make changes to RouteNo data before POST to ChillPay.

For example, a merchant must define Website B as RouteNo "2".

3.1. Code template connection.

Merchant copied the Code Template and changed the RouteNo value to "2" before POST data back to ChillPay.

The screenshot displays the ChillPay dashboard with the 'Code Template' section active. The main content area shows a 'Select Payment Channel' interface with two options: 'Kasikorn Bank Credit Card Installment' and 'KTC FLEXI'. Below the interface is the HTML code for the widget. A blue callout box points to the 'data-routenon' attribute in the code, indicating that its value should be set to '2'.

```

<!DOCTYPE html>
<html>
<head>
<meta charset="utf-8" />
<meta name="viewport" content="width=device-width, initial-scale=1.0" />
<title>Payment Demo</title>
</head>
<body>
<form id="payment-form" action="https://dev-sandbox-cdev2.chillpay.co/payment/" method="post" role="form" class="form-horizontal">
<modernpay:widget id="modernpay-widget-container"
data-merchantId="XXXXXXXX" data-amount="10000" data-order="XXXXXXXX" data-
data-merchant="0000000000" data-clientip="49.228.75.128" data-routenon="2"
data-description="Test Payment" data-apikey="
</modernpay:widget>
<button type="submit" id="btnSubmit" value="Submit" class="btn">Payment</button>
</form>
<script async src="https://dev-sandbox-cdev2.chillpay.co/js/widgets.js?v=1.00" charset="utf-8"></script>
</body>
</html>
    
```

Set RouteNo equal "2"

3.2. Use Connect by HTML Form POST Information to ChillPay.

Merchants set RouteNo value ="2" before POST data back to ChillPay.

```
<!DOCTYPE html>
<html><head>
<meta charset="utf-8" />
<title>Payment</title>
</head>
<body>
  <form id="form1" action="https://sandbox-cdnv3.chillpay.co/Payment/" method="post">
    <input type="hidden" name="MerchantCode" value="XXXX">
    <input type="hidden" name="OrderNo" value="00001">
    <input type="hidden" name="CustomerId" value="00003">
    <input type="hidden" name="Amount" value="20000">
    <input type="hidden" name="PhoneNumber" value="0888889999">
    <input type="hidden" name="Description" value="Test Payment">
    <input type="hidden" name="ChannelCode" value="creditcard">
    <input type="hidden" name="Currency" value="764">
    <input type="hidden" name="LangCode" value="TH">
    <input type="hidden" name="RouteNo" value="2">
    <input type="hidden" name="IPAddress" value="192.1.1.177">
    <input type="hidden" name="ApiKey" value="XXXX">
    <input type="hidden" name="TokenFlag" value="N">
    <input type="hidden" name="CreditToken" value="">
    <input type="hidden" name="CreditMonth" value="">
    <input type="hidden" name="ShopID" value="">
    <input type="hidden" name="ProductImageUrl" value="">
    <input type="hidden" name="CustEmail" value="">
    <input type="hidden" name="CardType" value="">
    <input type="hidden" name="Checksum" value="XXXX">
  </form>
</body></html>
```

3.3. Connect by API

Merchants set RouteNo value ="2" before POST data back to ChillPay.

```
<?php
    $curl = curl_init();
    curl_setopt_array($curl, array(
        CURLOPT_URL => "https://sandbox-appsrv2.chillpay.co/api/v2/Payment/",
        CURLOPT_RETURNTRANSFER => true,
        CURLOPT_ENCODING => "",
        CURLOPT_MAXREDIRS => 10,
        CURLOPT_TIMEOUT => 30,
        CURLOPT_HTTP_VERSION => CURL_HTTP_VERSION_1_1,
        CURLOPT_CUSTOMREQUEST => "POST",
        CURLOPT_POSTFIELDS =>
        "MerchantCode=XXXXX&OrderNo=00001&CustomerId=100001&Amount=25000&PhoneNumber=0
        8900000000&Description=Test
        Payment&ChannelCode=internetbank_bay&Currency=764&LangCode=TH&RouteNo=2&IPAddress
        =127.0.0.1&APIKey=XXXX&CustEmail=test@test.com&Checksum=XXXX",
        CURLOPT_HTTPHEADER => array(
            "Cache-Control: no-cache",
            "Content-Type: application/x-www-form-urlencoded"
        ),
    ));

    $response = curl_exec($curl);
    $err = curl_error($curl);
    curl_close($curl);

    if ($err) {
        echo "cURL Error #:" . $err;
    } else {
        echo $response;
    }
}
```

4. Browse ChillPay reports according to RouteNo.

Merchants can browse the Website A, Website B reports via the -> select the desired Route No., then press -> Search.

The screenshot shows the ChillPay dashboard with the 'Payment Transaction' report selected. The search filters are set to 'Channel: All Channel' and 'Route No.: All Route'. The 'SEARCH' button is highlighted with a blue arrow and the text '2. Press SEARCH'. The table below shows a list of transactions with the following columns: Trans ID, Transaction Date, Merchant, Customer, Order No., Payment Channel, Payment Date, Amount, Fee, Total Amount, Currency, Route No., Service Fee, Status, and Sett.

Trans ID	Transaction Date	Merchant	Customer	Order No.	Payment Channel	Payment Date	Amount	Fee	Total Amount	Currency	Route No.	Service Fee	Status	Sett
43485	06/08/2020 16:30:32	JATETEST	Test by Chillpay	189	SCB	06/08/2020 16:30:44	250.00	0.00	250.00	THB	1	0.00	Cancel	X
43484	06/08/2020 16:29:33	JATETEST	Test by Chillpay	188	SCB	06/08/2020 16:29:54	250.00	0.00	250.00	THB	1	0.00	Success	X
43483	06/08/2020 16:29:01	JATETEST	Test by Chillpay	187	LINEPAY		100.00	0.00	100.00	THB	1	0.00	Cancel	X
43482	06/08/2020 16:28:05	JATETEST	Test by Chillpay	186	KTIB	06/08/2020 16:28:23	250.00	0.00	250.00	THB	1	0.00	Success	X
43481	06/08/2020 16:27:15	JATETEST	Test by Chillpay	185	KPLUS	06/08/2020 16:27:15	250.00	0.00	250.00	THB	1	0.00	Success	X
43480	06/08/2020 16:25:08	JATETEST	Test by Chillpay	184	SCB	06/08/2020 16:26:11	100.00	0.00	100.00	THB	1	0.00	Success	X
43479	06/08/2020 16:23:34	JATETEST	Test by Chillpay	183	KPLUS	06/08/2020 16:23:35	100.00	0.00	100.00	THB	1	0.00	Success	X
43478	06/08/2020 16:22:16	JATETEST	Test by Chillpay	182	BAI	06/08/2020 16:22:48	100.00	0.00	100.00	THB	1	0.00	Success	X
43399	06/08/2020 10:39:52	JATETEST	Test by Chillpay	181	CreditCard	06/08/2020 10:40:06	250.00	0.00	250.00	THB	1	0.00	Voided	X
43398	06/08/2020 10:39:19	JATETEST	Test by Chillpay	180	CreditCard	06/08/2020 10:39:38	250.00	0.00	250.00	THB	1	0.00	Success	X

C. Information and Testing Procedure for Sandbox test

Credit card number information for Sandbox test

Credit card number - For Test Credit Card, Pay with points, Installment (Except Krungsri Consumer and Krungsri First Choice payment channels)				
Card Number	Card Scheme	Expiry (MM/YY)	CVV	OTP Pass
4141 0000 0000 1414	VISA	Any	Any	123456
5353 0000 0000 3535	MASTER Card	Any	Any	123456
3535 0000 0000 5353	JCB	Any	Any	123456
6262 0000 0000 2626	UnionPay	Any	Any	123456

Internet Banking's Username & Password information for Sandbox test

Internet Banking
Username : demo01 Password : 1234 OTP Pass : 123456

True Money Wallet information for Sandbox test

True Money Wallet
Telephone Number : 0070000020 - Test to pay, in case amount in wallet 0 baht. Telephone Number : 0008683501 - Test to success pay. OTP Pass : 111111 Remarks: If insert different telephone number, system will not be found information.

Mobile Banking Testing Procedures for Sandbox test

Mobile Banking - KPLUS

1. Inform the phone number you want to use for testing to our customer support team at LINE Official or to your Account Exclusive staff.
2. The staff will create a link for testing by the number provided and send to you
3. Open the link that the staff sent to test payment.
4. Test the payment transaction with the said phone number.

QR Payment, Bill Payment, ShopeePay, SCB Easy App, KMA App, Bualuang mBanking and Krungthai NEXT Testing Procedures for Sandbox test

QR Payment, Bill Payment, ShopeePay, SCB Easy App, KMA App, Bualuang mBanking and Krungthai NEXT

1. Merchant can download and install applications for testing at <https://www.chillpay.co/Home/UserManual>
2. Test transactions with QR Payment, Bill Payment, ShopeePay, SCB Easy App, KMA App, Bualuang mBanking, Krungthai NEXT etc.
3. Open the application to test the payment.

Alipay and WeChat Pay Testing Procedures for Sandbox test

Alipay and WeChat Pay

1. Make an appointment with our customer support via LINE Official.
2. At the appointment time, please test the payment transaction.
3. Inform the tested Transaction ID you received from <https://www.chillpay.co> to the staff for confirmation
4. Check the payment transaction on <https://www.chillpay.co>

Data for testing Krungsri Consumer channels with Krungsri First Choice on Sandbox

Credit card number for testing Krungsri Consumer with Krungsri First Choice

1. Krungsri Consumer : Load Card and Credit Card
Card Number : 3333-3333-3333-3333
Expired Date : 09/2030
CVV2 : 123
2. Krungsri First Choice : Load Card (Only)
Card Number : 2222-2222-2222-2222
3. Krungsri First Choice : Load Card and Credit Card
Card Number : 1111-1111-1111-1111
Expired Date : 09/2030
CVV2 : 123

D. Appendix

Appendix A.

Result Code of Transaction No. 1

Response Code	Description	Remarks
0	Successful transaction	Success
1	Unsuccessful transaction	Fail
2	List of errors	Error
3	System error, unable to work	System Error

Appendix B.

Result Code of Transaction No. 2

Response Code	Description	Remarks
200	Successful transaction.	Success
1001	Invalid parameter data.	Invalid Parameter
1002	Invalid merchant code.	Invalid Merchant Code
1003	Invalid API Key.	Invalid API Key
1004	Bank Channel Code is incorrect.	Invalid Channel ID
1005	Invalid Route No..	Invalid Route No
1006	Invalid Order Number.	Invalid Order No
1007	Invalid amount.	Invalid Amount
1008	Customer ID / Customer Name is incorrect.	Invalid Customer ID
1009	Invalid mobile phone number.	Invalid Mobile Phone Number
1010	Invalid language code.	Invalid Language Code
1011	Invalid Checksum code.	Invalid Checksum
1012	Invalid reference number (Transaction ID).	Invalid Transaction ID
1013	Invalid payment details.	Invalid Description
1014	Invalid Token Flag information.	Invalid Token Flag
1015	Invalid currency code information.	Invalid Currency Code
1016	Invalid Credit Card Token Information.	Invalid Credit Card Token

1017	Incorrect installment month information.	Invalid Installment Month
1018	Invalid IP Address information	Invalid IP Address
1019	Invalid Shop ID information	Invalid Shop ID
1020	Invalid URL information of product image	Invalid Product Image URL
1021	Invalid card type data.	Invalid Card Type
1035	The parameter "Token Type" is incorrect.	Invalid Token Type
1036	The parameter "Save Card" is incorrect.	Invalid Save Card
2001	Merchant account has not been approved.	Account Unauthorized
2002	Merchant API Key has not been approved.	Invalid Merchant API Key
2003	Checksum data is incorrect.	Invalid Checksum Data
2004	No data found for the payment route of the merchant.	Invalid Merchant Routing
2005	The amount paid is less than the minimum amount specified.	Payment minimum price {0} less than {1} E.g., Payment minimum price 15.00 less than 20.00
2006	Amount paid more than the maximum amount specified.	Payment maximum price {0} is over than {1} E.g., Payment maximum price 55000.00 is over than 50000.00
2007	Unable to create a payment receipt item.	Request Transaction Error
2008	Unable to create a payment Token list.	Request Transaction Token Error
2009	Unable to find the desired item.	Transaction Not Found
2010	No credit card Token information for payment.	Credit Card Token Not Found
2011	No currency code found for payment.	Currency Code Not Supported
2012	No monthly installments were found.	Installment Month Not Found
2013	Mobile Phone No. not registered with K PLUS Mobile Application.	Mobile Phone No. not registered with K PLUS Mobile Application.
2014	Invalid / Incorrect email	Invalid email address.
3001	System error, unable to complete the transaction.	System Error

3002	System is unavailable at xx:xx:xx - xx:xx:xx o'clock. Please try again later.	System is unavailable at xx:xx:xx - xx:xx:xx o'clock. Please try again later.
9001	KPLUS System Maintenance Time	KPLUS System Maintenance Time

Appendix C.

The result code of the customer payment (Payment information from the bank)

Response Code	Description	Remarks
0	Complete payment transaction.	Success
1	Failed to make payment transaction.	Fail
2	The customer cancelled payment transaction.	Cancel
3	An error occurred during the payment transaction.	Error
9	Transaction waiting to payment.	Transaction Pending
20	Successful Void transaction.	Void Success
21	Complete Refund transaction.	Refund Success
22	Make a transaction to request a Refund.	Request to Refund
23	Complete the transaction to transfer money to the merchant.	Settlement Success
24	Void transaction failed.	Void Fail
25	Refund transaction is unsuccessful.	Refund Fail

Appendix D.

The result code of the transaction, send data back to Merchant.

Response Code	Description	Remarks
200	Complete the submission.	Success
402	Do not have the authorized to access the website.	Unauthorized
403	Do not allow access to the website.	Forbidden
404	No page found.	Not Found
405	Encountered problems while running the website.	Bad Request
500	There was an error with the server.	Server Error

502	There is a timeout during the website call.	Server Timeout
-----	---	----------------

Appendix E.

Reference codes for various payment channels

No.	Group type	Code	Remarks
1	Internet Banking	internetbank_bay	Krungsri Bank (BAY)
2		internetbank_bbl	Bangkok Bank (BBL)
3		internetbank_scb	Siam Commercial Bank (SCB)
4		internetbank_ktb	Krung Thai Bank (KTB)
5		internetbank_ttb	TMB Thanachart Bank (TTB)
6	Mobile Banking	payplus_kbank	K PLUS (Mobile Banking of Kasikorn Bank)
7		mobilebank_scb	SCB Easy App (Mobile Banking of Siam Commercial Bank)
8		mobilebank_bay	KMA App (Mobile Banking of Krungsri Bank)
9		mobilebank_bbl	Bualuang mBanking (Mobile Banking of Bangkok Bank)
10		Mobilebank_ktb	Krungthai NEXT (Mobile Banking of Krung Thai Bank Bank)
11	Credit Card	creditcard	Credit Cards, Visa, Master Card, JCB, CUP (China Union Pay)
12	e-Wallet	epayment_alipay	Alipay
13		epayment_wechatpay	WeChat Pay
14		epayment_linepay	Rabbit LINE Pay
15		epayment_truemoney	True Money Wallet
16		epayment_shopeepay	ShopeePay
17	QR Payment	bank_qrcode	QR Code Payment
18	Bill Payment	billpayment_cenpay	Bill Payment (CenPay)
19		billpayment_counter	Counter Bill Payment
20	Installment	installment_kbank	Installment Kasikorn Bank (KBANK)
21		installment_ktc_flexi	Installment KTC FLEXI
22		installment_krungsri	Installment Krungsri Consumer
23		installment_firstchoice	Installment First Choice
24		installment_scb	Installment Siam Commercial Bank (SCB)

25	Kiosk machine	billpayment_boonterm	Boonterm
25	Pay with points	point_ktc_forever	KTC FOREVER

Appendix F.

Currency Code

No.	Code (ISO Code)	Currency
1	764	THB - Thai Baht
2	840	USD - US dollar
3	978	EUR - Euro
4	392	JPY - Japanese Yen
5	826	GBP - Pound Sterling (UK)
6	036	AUD - Australian Dollar
7	554	NZD - New Zealand Dollar
8	344	HKD - Hong Kong Dollar
9	702	SGD - Singapore Dollar
10	756	CHF - Swiss Franc
11	458	MYR - Malaysian ringgit
12	156	CNY - Chinese yuan

Appendix G.

SSL Details

SSL or Secure Socket Layer is a protocol which is used for data transmission via the Internet by encrypts data to prevent confidential information. Data is encrypted and converted into various numbers and unable to use if there is no correct decoding. Therefore, Merchants who want to receive payment results that ChillPay responds in real time, SSL is what Merchant needed to prevent confidential information capture which might lead to information theft.

In case Merchant wants to know the results of the payment in real time, SSL must be issued by the Trusted Certification Authorities. (e.g., VeriSign, Entrust) Minimum 128 bits (TLS 1.1, TLS 1.2)

Example of a list of SSL providers.

Merchant can study information about what SSL and how to use or how to be obtained from the service provider according to the following sample list;

1. VeriSign <https://www.verisign.com/>
2. Digicert <https://www.digicert.com/>
3. Geotrust <https://www.geotrust.com/>

- 4. Trustico <https://www.trustico.com/>
- 5. SSL Certificates <https://www.sslcertificate.com/>

Appendix H.

Example of Implementing an Android Application using a WebView.

How to solve the problem in case if WebView cannot call to the external application.

To implement an Android Application using a WebView to solve the problem that WebView cannot call to the external application, you need to modify your web view [shouldOverrideUrlLoading](#) functions to handle Deep Link Prefix as follows:

```
WebView webView = (WebView) findViewById(R.id.shopeewebview);
webView.requestFocus();
webView.getSettings().setLightTouchEnabled(true);
webView.getSettings().setJavaScriptEnabled(true);
webView.getSettings().setGeolocationEnabled(true);

//webView.setWebViewClient(new WebViewClient());
webView.setWebViewClient(new WebViewClient(){
    @Override
    public boolean shouldOverrideUrlLoading(WebView view, String url) {
        //Channel mobilebank_scb
        if (url.contains(BuildConfig.DEEP_LINK_MOBILE_SCB_PREFIX)) {
            Intent intent= new Intent(Intent.ACTION_VIEW);
            intent.setData(Uri.parse(url));
            startActivity(intent);
            return true;
        }

        //Channelepayment_shopeepay
        if (url.contains(BuildConfig.DEEP_LINK_SHOPEEPAY_PREFIX)) {
            Intent intent= new Intent(Intent.ACTION_VIEW);
            intent.setData(Uri.parse(url));
            startActivity(intent);
            return true;
        }
        return false;
    }
});
```

Example of Deep Link Prefix on Production

```
public static final String DEEP_LINK_MOBILE_SCB_PREFIX = "scbeasy";
public static final String DEEP_LINK_SHOPEEPAY_PREFIX = "airpay";
public static final String DEEP_LINK_MOBILE_BAY_PREFIX = "krungsri-kma";
public static final String DEEP_LINK_MOBILE_BBL_PREFIX = "bualuangmbanking";
public static final String DEEP_LINK_MOBILE_KTB_PREFIX = "ktbnext";
public static final String DEEP_LINK_MOBILE_TTB_PREFIX = "tmbtouch";
```

Example of Deep Link Prefix on Sandbox

```
public static final String DEEP_LINK_MOBILE_SCB_PREFIX = "scbeasycp";
public static final String DEEP_LINK_SHOPEEPAY_PREFIX = ".chillpay.co/ShopeePay/Pay";
public static final String DEEP_LINK_MOBILE_BAY_PREFIX = "kmacp";
public static final String DEEP_LINK_MOBILE_BBL_PREFIX = "bualuangmbankingcp";
public static final String DEEP_LINK_MOBILE_KTB_PREFIX = "ktbnextcp";
```

Appendix I.

CardType data for Credit Card channels (UnionPay, Krungsri Consumer and Krungsri First Choice)

No.	CardType	Description
1	creditcard	Type of card : Credit Card For Krungsri Consumer and Krungsri First Choice channels.
2	loancard	Type of card : Loan Card For Krungsri Consumer and Krungsri First Choice channels.
3	unionpay	Type of card : UnionPay For Credit Card channels

Appendix K.

The payment status of the Credit Card Inline system.

Payment Status	Description	Remark
Paid	Payment successful.	Payment successful. You can now display the payment result page.
WaitAuthorize	Invalid parameter.	Payment has not been completed yet. It is awaiting confirmation of payment (Confirm OTP). The merchant needs to redirect the customer to the bank's OTP confirmation page to confirm the OTP before proceeding.