

DDPay Payment Gateway

API Integration Documentation

Version 1.1.0

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1. Overview

1.1 Purpose

This document provides comprehensive technical specifications for integrating with the DDPay Payment Gateway API. It covers request/response schemas, authentication mechanisms, and integration protocols necessary for merchant platform connectivity.

1.2 Terminology

Term	Definition
Merchant Account	A registered business entity authorized to process transactions through DDPay
Client ID	Unique identifier assigned to each merchant upon platform registration
API Secret	Confidential cryptographic key used for request authentication and signature verification

2. Authentication & Security

2.1 Communication Protocol

- **Transport Method:** HTTPS POST requests
- **Content Type:** application/json
- **Character Encoding:** UTF-8
- **Response Format:** JSON

All API communications must be conducted over secure HTTPS connections. The platform provides synchronous responses for transaction initiation, while final transaction status should be confirmed via status inquiry endpoints.

2.2 Request Signing

2.2.1 Signature Generation

DDPay employs cryptographic signatures to ensure request authenticity and data integrity. The signing process follows these steps:

Algorithm: MD5 Hash Function

Process:

1. Collect all request parameters excluding the `signature` field
2. Sort parameters alphabetically by key name (ASCII order)
3. Concatenate key-value pairs using `&` separator: `key1=value1&key2=value2`
4. Append API secret: `&key=YOUR_API_SECRET`
5. Generate MD5 hash of the resulting string
6. Convert hash to lowercase format
7. Include the hash in the `signature` field

Important: Empty or null parameter values should be excluded from signature calculation.

3. API Endpoints

3.1 Deposit Initiation

Purpose: Submit a new payment deposit request

Endpoint URL: Contact merchant support for production endpoint

HTTP Method: POST

Request Parameters

Parameter	Description	Type	Required	Notes
<code>client_id</code>	Merchant account identifier	String	Yes	Provided during onboarding
<code>order_id</code>	Unique transaction reference	String	Yes	Must be unique per transaction
<code>payment_type</code>	Payment channel selection	String	Yes	01 = FPX 02 = duitnow 03 = ewallet Or Please enquiry to get payment channel
<code>transaction_amount</code>	Payment value	Decimal	Yes	Currency: MYR
<code>payer_name</code>	Account holder name	String	Yes	As registered with bank
<code>payer_bank</code>	Financial institution name	String	Yes	Full bank name required, please refer to bank list

callback_url	Asynchronous notification endpoint	URL	Yes	Must use HTTPS protocol
redirect_url	User return destination	URL	Yes	Must use HTTPS protocol
signature	Request authentication hash	String	Yes	Lowercase alphanumeric MD5

Response Parameters

Parameter	Description	Type	Conditions	Notes
status_code	Operation result indicator	Integer	Always	Non-zero indicates failure
status_message	Human-readable status description	String	Always	Error details if applicable
client_id	Merchant identifier echo	String	Success only	Confirms request origin
order_id	Transaction reference echo	String	Success only	For correlation
transaction_amount	Payment value confirmation	Decimal	Success only	In configured currency
transaction_status	Current processing state	String	Success only	See status codes section
payment_url	Customer payment interface	URL	Success only	Redirect user to this URL
timestamp	Response generation time	DateTime	Success only	ISO 8601 format
signature	Response verification hash	String	Success only	Validate using same method

3.2 Payout Initiation

Purpose: Submit a new payout request

Endpoint URL: Contact merchant support for production endpoint

HTTP Method: POST

Request Parameters

Parameter	Description	Type	Required	Notes
client_id	Merchant account identifier	String	Yes	Provided during onboarding
bill_number	Unique transaction reference	String	Yes	Must be unique per payout request
amount	Payout value	Decimal	Yes	Currency: configured currency
receiver_name	Account holder name	String	Yes	As registered with bank
receiver_account	Account number/mobile no	String	Yes	As registered with bank
bank	Financial institution name	String	Yes	Full bank name required, please refer to bank list
bank_branch	Financial institution branch	String	Yes	Full bank branch name. If missing default value will be N/A
callback_url	Asynchronous notification endpoint	URL	Yes	Must use HTTPS protocol
signature	Request authentication hash	String	Yes	Lowercase alphanumeric MD5

Response Parameters

Parameter	Description	Type	Conditions	Notes
status_code	Operation result indicator	Integer	Always	Non-zero indicates failure
status_message	Human-readable status description	String	Always	Error details if applicable
client_id	Merchant identifier echo	String	Success only	Confirms request origin
bill_number	Transaction reference echo	String	Success only	For correlation
transaction_amount	Nett payout value confirmation	Decimal	Success only	In configured currency
transaction_fee	Payout fee confirmation	Decimal	Success only	In configured currency

transaction_total	Total payout value confirmation	Decimal	Success only	In configured currency
transaction_status	Current processing state	String	Success only	See status codes section
timestamp	Response generation time	DateTime	Success only	ISO 8601 format
signature	Response verification hash	String	Success only	Validate using same method

3.3 Deposit Status Inquiry

Purpose: Query current status of a submitted deposit

Endpoint URL: Contact merchant support for production endpoint

HTTP Method: POST

Request Parameters

Parameter	Description	Type	Required	Notes
client_id	Merchant account identifier	String	Yes	
order_id	Transaction reference	String	Yes	Original order identifier
query_time	Request timestamp	DateTime	Yes	Format: YYYY-MM-DD HH:MM:SS
signature	Request authentication hash	String	Yes	

Response Parameters

Parameter	Description	Type	Conditions	Notes
status_code	Query result indicator	Integer	Always	
status_message	Result description	String	Always	
client_id	Merchant identifier	String	Success only	
order_id	Transaction reference	String	Success only	
transaction_amount	Payment value	Decimal	Success only	In configured currency

transaction_status	Current state	String	Success only	See status codes
timestamp	Response time	DateTime	Success only	
signature	Verification hash	String	Success only	

3.4 Payout Status Inquiry

Purpose: Query current status of a submitted payout

Endpoint URL: Contact merchant support for production endpoint

HTTP Method: POST

Request Parameters

Parameter	Description	Type	Required	Notes
client_id	Merchant account identifier	String	Yes	
bill_number	Payout reference	String	Yes	Original payout identifier
signature	Request authentication hash	String	Yes	

Response Parameters

Parameter	Description	Type	Conditions	Notes
status_code	Query result indicator	Integer	Always	
status_message	Result description	String	Always	
client_id	Merchant identifier	String	Success only	
bill_number	Payout reference	String	Success only	
transaction_amount	Payout value	Decimal	Success only	In configured currency
transaction_fee	Payout fee confirmation	Decimal	Success only	In configured currency
transaction_total	Total payout value confirmation	Decimal	Success only	In configured currency
transaction_status	Current state	String	Success only	See status codes

remark	Remarks of the payout	String	Success only	
timestamp	Response time	DateTime	Success only	
signature	Verification hash	String	Success only	

3.5 Webhook Notifications

Purpose: Receive asynchronous transaction status updates

The DDPay platform sends POST notifications to your registered `callback_url` when transaction status changes occur.

Notification Behavior

- Notifications are sent for both successful and failed transactions
- Format: JSON via HTTPS POST
- Target: `callback_url` provided during transaction initiation
- Retry mechanism: Up to 6 attempts if acknowledgment not received
- Required response: Plain text `OK` with HTTP 200 status

Notification Payload

Parameter	Description	Type	Required	Notes
client_id	Merchant identifier	String	Yes	
order_id	Transaction reference	String	Yes	
transaction_status	Final status	String	Yes	See status codes
timestamp	Notification time	DateTime	Yes	
transaction_amount	Payment value	Decimal	Yes	In configured currency
signature	Verification hash	String	Yes	Validate before processing

Implementation Requirements:

- Verify signature before processing notification
- Respond with `{"status":"ok"}` immediately upon receipt
- Use HTTPS endpoint with valid SSL certificate

4. Response Codes

4.1 Deposit Status Values

Status Code	Description	Final State	Action Required

pending	Transaction processing in progress	No	Poll status endpoint or await notification
completed	Transaction successful	Yes	Fulfill order/service
failed	Transaction unsuccessful	Yes	Inform customer, optionally allow retry

5. Appendices

5.1 Deposit Bank List (MYR)

- pbb : Public Bank
- br : Bank Rakyat
- alb : Alliance Bank
- mbb : Maybank2U
- bi : Bank Islam
- bm : Bank Muamalat
- afb : Affin Bank
- rhb : RHB Bank
- ocbc: OCBC Bank
- scb : Standard Chartered
- hlb : Hong Leong Bank
- uob : UOB Bank
- cimb: CIMB Clicks
- amb : AmBank
- bsn : Bank Simpanan Nasional
- hsbc: HSBC Bank
- cob : Bank of China

5.2 Withdraw Bank List (MYR)

- pbb : Public Bank
- br : Bank Rakyat
- alb : Alliance Bank
- mbb : Maybank2U
- bi : Bank Islam
- bm : Bank Muamalat
- afb : Affin Bank
- rhb : RHB Bank
- ocbc: OCBC Bank
- scb : Standard Chartered
- hlb : Hong Leong Bank
- uob : UOB Bank
- cimb: CIMB Clicks
- amb : AmBank
- bsn : Bank Simpanan Nasional
- hsbc: HSBC Bank
- cob : Bank of China
- tng : Touch & Go

5.3 Deposit Bank List (THB)

- 105 : BANK OF THAILAND
- 106 : BANGKOK BANK PUBLIC COMPANY LTD.
- 107 : KASIKORNBANK PUBLIC COMPANY LIMITED
- 108 : KRUNG THAI BANK PUBLIC COMPANY LTD.
- 109 : TMB THANACHART BANK PUBLIC COMPANY LIMITED
- 110 : SIAM COMMERCIAL BANK PUBLIC COMPANY LTD.
- 111 : CITIBANK, N.A.

- 112 : STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED
- 113 : CIMB THAI BANK PUBLIC COMPANY LIMITED
- 114 : UNITED OVERSEAS BANK (THAI) PUBLIC COMPANY LIMITED
- 115 : BANK OF AYUDHYA PUBLIC COMPANY LTD.
- 116 : GOVERNMENT SAVINGS BANK
- 117 : THE GOVERNMENT HOUSING BANK
- 118 : BANK FOR AGRICULTURE AND AGRICULTURAL COOPERATIVES
- 119 : BANK OF CHINA (THAI) PUBLIC COMPANY LIMITED
- 120 : ISLAMIC BANK OF THAILAND
- 121 : KIATNAKIN PHATRA BANK PUBLIC COMPANY LIMITED
- 122 : INDUSTRIAL AND COMMERCIAL BANK OF CHINA (THAI) PUBLIC COMPANY LIMITED
- 123 : LAND AND HOUSES BANK PUBLIC COMPANY LIMITED
- 158 : TISCO BANK PUBLIC COMPANY LIMITED
- 357 : RHB BANK BERHAD
- 358 : INDIAN OVERSEA BANK
- 359 : ANZ BANK (THAI) PUBLIC COMPANY LIMITED

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