



Payment Gateway Integration (V.2024.07.07)

Technical Document

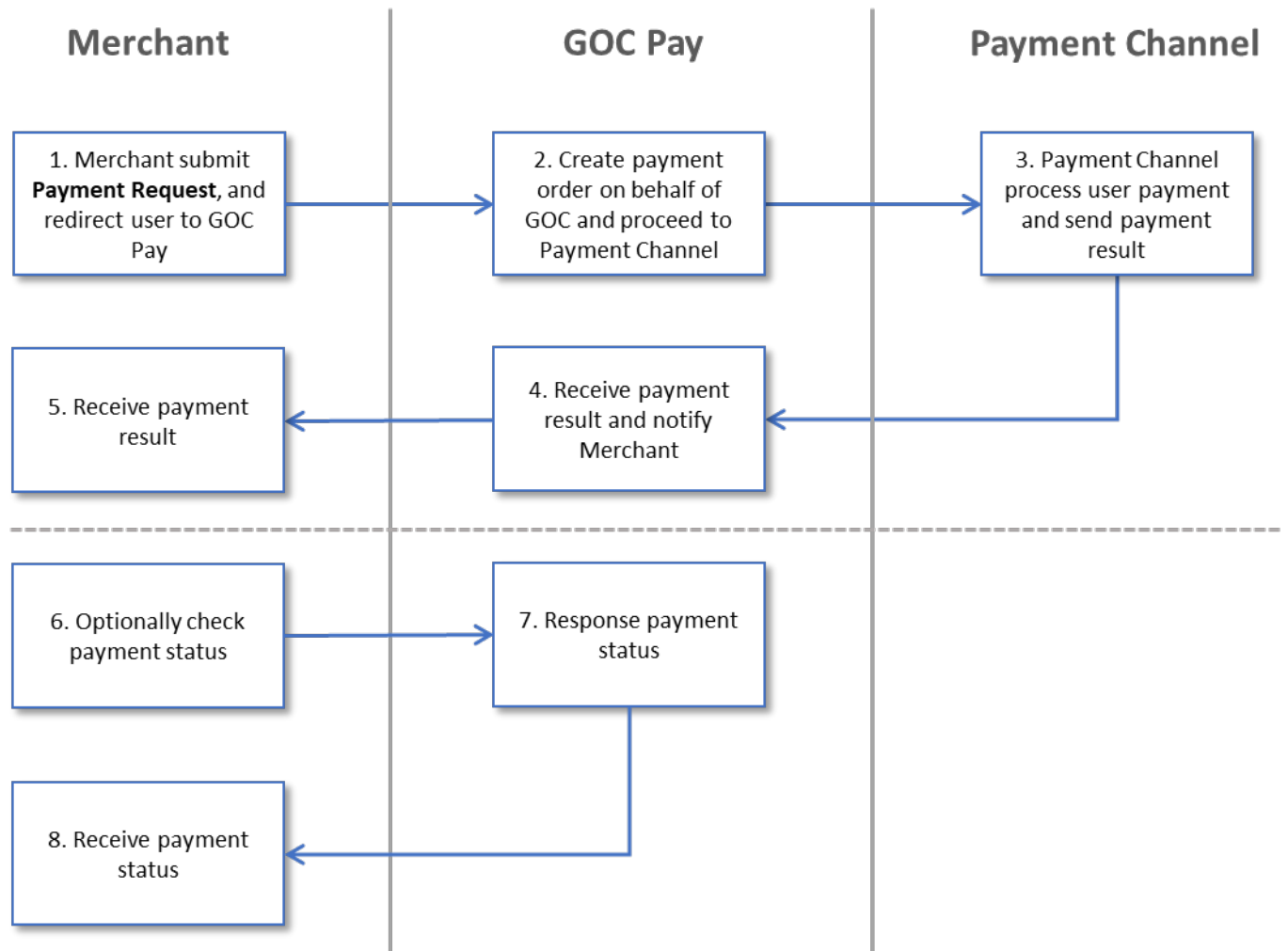
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Merchant Registration

Items	Description
Merchant Name	The name of merchant.
Payment channels	List of payment channels will be used.
NotiURL / Callback URL	Merchant's prepared URL that will be used to receive payment status notification from GOC Pay.
Server IPs	List of merchant server IPs that will access GOC Pay API.

GOC Pay Overview



1. After user checkout his purchase transaction at Merchant which also confirming the amount to be paid, Merchant submit **Payment Request** to GOC Pay.
2. GOC Pay will make new transaction according to Merchant's Payment Request and make payment order on behalf of GOC to be proceed for payment process at Payment Channel.
3. Depend on payment method the process flow of each Payment Channel will be different. After payment process at Payment Channel is finished the result of GOC Pay payment order will be sent to GOC Pay.
4. GOC Pay receives payment result from Payment Channel and process it accordingly and then sent **payment notification** message of payment result to Merchant.
5. Merchant then process the corresponding user transaction according to payment result received from GOC Pay.
6. If Merchant for some cause does not receive payment result notification or just need to check the pending payment status, Merchant may initiate **payment status inquiry** to get the payment status information.
7. GOC Pay will response with payment status information, whether it is paid, waiting for user payment or invalid payment request.
8. Merchant receives payment status and process accordingly.

Payment Request

[Merchant] → [GOCpay]

After customer checkout and confirm his transaction, merchant redirect forwards the customer and payment request data to GOC Pay website with following parameters:

Payment Request			
URL	https://pay.goc.id/		
HTTP method	POST		
Content-Type	x-www-form-urlencoded		
Parameters			
Name	Type	Required	Description
merchantId	an	Yes	Merchant ID, provided by GOC. Required: Yes Format: 10 characters
trxId	an	Yes	Merchant transaction ID, a unique value to identify each transaction. Required: Yes Format: max 64 characters
trxDateTime	ns	Yes	Merchant transaction date and time, payment request with trxDateTime older than 24 hour will be rejected. Required: Yes Format: yyyy-MM-dd HH:mm:ss for WIB time zone or follow ISO 8601 for WIB and other time zones Example: "2017-01-22 13:05:00" or "2017-01-22T13:05:00+07"
channelId	n	Yes	Payment channel ID. Required: Yes Format: numeric, see payment channel id list
amount	n	Yes	Total transaction amount that should be paid by customer. Required: Yes Format: numeric, integer for currency IDR besides IDR currency, thousand comma separators should be removed before assign value to this parameter, for the amount beside IDR currency parameter multiplied by 100. example : currency : THB 1.55 x 100 = 155. 155 input into the parameter amount.
currency	a	Conditional	Transaction currency. Required: Conditional, optional for IDR, required for other currencies

			Format: ISO 4217 currency code
returnUrl	ans	Yes	Merchant return URL, for redirecting back customer to merchant's site after payment process. Recommended to include unique identifier for transaction in the URL. Required: Yes Format: URL, max 255 characters
name	an	Optional	Customer name. Required: Optional, for credit card and CIMB Clicks channel if not supplied customer will be asked to fill it on GOC Pay page Format: max 50 characters
email	ans	Optional	Customer email. Required: Optional, for credit card and CIMB Clicks channel if not supplied customer will be asked to fill it on GOC Pay page Format: max 100 characters
phone	n	Optional	Customer phone number. Required: Optional, for carrier billing and CIMB Clicks channel if not supplied customer will be asked to fill it on GOC Pay page Format: numeric
klikbcald	an	Optional	Customer KlikBCA UserID. Required: Optional, for KlikBCA channel if not supplied customer will be asked to fill it on GOC Pay page Format: 12 characters
userId	an	Conditional	Merchant's managed customer ID. Required: Conditional, required for Telco Carrier Billing payment channel Format: max 64 characters
sign	an	Yes	Message hash signature, formula: SHA256(merchantId + trxId + trxDateTime + channelId + amount + currency + hashKey) (*hashKey will be provided by GOC) Required: Yes Format: 64 characters

Note: This Payment Request will be expired in 24 hours if customer does not complete the payment.

Payment Notification

[GOCPay] → [Merchant]

When a Customer has completed the payment, GOCPay will notify Merchant the payment status information to Merchant NotiUrl.

Merchant must provide and register the notiURL in order to receive payment status update from GOCPay.

Payment Notification			
URL	Merchant NotiURL		
HTTP method	POST		
Content-Type	x-www-form-urlencoded		
Parameters			
Name	Type	Required	Description
status	n		Payment status code: 100, means the transaction has been successfully paid by customer. Format: numeric, integer
merchantId	an		Merchant ID, provided by GOC. Format: 10 characters
trxId	an		Merchant transaction ID, a unique value to identify each transaction. Format: max 64 characters
channelId	n		Payment channel ID. Format: numeric, see payment channel id list
amount	n		Total transaction amount that should be paid by customer. Format: numeric, integer for currency IDR
currency	a		Transaction currency. Format: ISO 4217 currency code
paidDate	ns		Payment transaction date. Format: yyyy-MM-dd HH:mm:ss with WIB time zone Example: "2017-01-22 13:05:00"
paidAmount	n		Total amount paid by customer. For the channel Game-on card paidAmount it will be filled with the game-on card value inputted by the user. Format: numeric, integer for currency IDR
paidCurrency	a		Currency paid by customer. Format: ISO 4217 currency code
referenceId	an		Unique reference id of this transaction from GOCPay Format: 32 characters
sign	an		Message hash signature, formula:

			SHA256(merchantId + trxId + channelId + amount + currency + status + paidDate + paidAmount + paidCurrency + referenceId + hashKey) (*hashKey will be provided by GOC) Required: Yes Format: 64 characters
Payment Notification Response			
http message body	a	Yes	Merchant has to response the Payment Notification with plain "OK" string (without double quote) within HTTP message body response. If GOCPay does not receive the "OK" response from Merchant then GOCPay will do Payment Notification Retry for max. 5 times in 1 hour time span. If Merchant also miss the Payment Notification Retry then Merchant has to do Payment Inquiry to get the payment status.

Note: If GOCPay does not receive the "OK" response from Merchant then GOCPay will do Payment Notification Retry for max. 5 times in 1-hour time span.
If Merchant also miss the Payment Notification Retry then Merchant has to do Payment Inquiry to get the payment status.

Payment Status Inquiry

[Merchant] → [GOC Pay]

Merchant may use this API to check the payment status information.

To access this API Merchant should register first merchant's server IP which will be used to access this API to GOC Pay.

Payment Inquiry			
URL	https://pay.goc.id/inquiry/		
HTTP method	POST		
Content-Type	x-www-form-urlencoded		
Parameters			
Name	Type	Required	Description
merchantId	an	Yes	Merchant ID, provided by GOC. Required: Yes Format: 10 characters
trxId	an	Yes	Merchant transaction ID, a unique value to identify each transaction. Required: Yes Format: max 64 characters
sign	an	Yes	Message hash signature, formula: SHA256(merchantId + trxId + hashKey) (*hashKey will be provided by GOC) Required: Yes Format: 64 characters
Payment Inquiry Response (JSON)			
inquiryStatus	n		Payment Inquiry status: 100 = inquiry success/transaction found 201 = transaction not found 301 = invalid sign Format: numeric, integer
merchantId	an		Merchant ID, provided by GOC. Format: 10 characters
trxId	an		Merchant transaction ID, a unique value to identify each transaction. Format: max 64 characters
channelId	n		Payment channel ID. Format: numeric, see payment channel id list
amount	n		Total transaction amount that should be paid by customer. Format: numeric, integer for currency IDR
currency	a		Transaction currency. Format: ISO 4217 currency code

status	n		Payment status code: 102 = payment request has been successfully received by GOC Pay and waiting for payment by customer. 103 = payment request has been forwarded to payment channel and waiting for payment by customer. 100 = the transaction has been successfully paid by customer. Format: numeric, integer
paidDate	ns		Payment transaction date. Format: yyyy-MM-dd HH:mm:ss with WIB time zone Example: "2017-01-22 13:05:00"
paidAmount	n		Total amount paid by customer. Format: numeric, integer for currency IDR
paidCurrency	a		Currency paid by customer. Format: ISO 4217 currency code
referenceId	an		Unique reference id of this transaction from GOC Pay Format: 32 characters

Payment Inquiry Response data will be formed as string in JSON format:

```
{
  "inquiryStatus" : [ inquiryStatus ],
  "merchantId" : "[ merchantId ]",
  "trxId" : "[ trxId ]",
  "channelId" : [ channelId ],
  "amount" : [ amount ],
  "currency" : "[ currency ]",
  "status" : "[ status ]",
  "paidDate" : "[ paidDate ]",
  "paidAmount" : [ paidAmount ],
  "paidCurrency" : "[ paidCurrency ]",
  "referenceId" : "[ referenceId ]"
}
```

Status:

- 0 = Payment request from merchant has been received by GOC Pay and waiting for payment from Customer.
- 2 = Payment request has been transferred to Payment Channel and waiting for payment from Customer.
- 100 = The transaction has been successfully paid by Customer.





Payment Channels

Country: Indonesia





Logo	Channel Name	Channel Id	Required payment request's conditional parameters	Supported Currency	Channel Type
	Game-on card	167	-	IDR	PPCard
	GOCstar	125	-	IDR	OTHERS
	Wallet GOC	2	-	IDR	E-Wallet
	Ovo	15	Idovo	IDR	E-Wallet
	GO-Pay	17	name, email	IDR	E-Wallet
	ShopeePay	65	-	IDR	E-Wallet
	DANA	63	-	IDR	E-Wallet
	LinkAja	61	name	IDR	E-Wallet
	Doku Wallet	60	name, email	IDR	E-Wallet
	Sakuku	18	-	IDR	E-Wallet
	Jenius	98	name, email	IDR	E-Wallet
	Virgo	108	-	IDR	E-Wallet
	QRIS	74	-	IDR	QR
	Mandiri VA	109	name	IDR	Bank

	BRI Virtual Account	107	name	IDR	Bank
	BCA Virtual Account	12	name	IDR	Bank
	BNI Virtual Account	11	name	IDR	Bank
	Permata Virtual Account	62	name	IDR	Bank
	CIMB Virtual Account	64	name, email	IDR	Bank
	CIMB Clicks	9	name, email, phone	IDR	Bank
	Credit Card	3	-	IDR	Credit Card
	Alfa Group	10	name, email	IDR	Over The Counter
	Indomaret	13	name	IDR	Over The Counter
	Telkomsel	94	-	IDR	Telco
	Indosat	91	-	IDR	Telco
	XL	92	-	IDR	Telco
	Three	93	-	IDR	Telco









Country: Thailand

Logo	Channel Name	Channel Id	Required payment request's conditional parameters	Supported Currency	Channel Type
	GOC Wallet TH	146	-	THB	E-Wallet
	GOCstar	125	-	IDR	Distribution/ E-commerce
	SCB (Siam Commercial Bank)	30	-	THB	Bank
	KTB (Krungthai Bank)	31	-	THB	Bank
	krungsri bank	32	-		
	Prompt Pay	104	-	THB	Bank
	Kplus - Kasikorn Bank	105	-	THB	Bank
	ShopeePay	100	-	THB	E-Wallet
	LinePay	101	-	THB	E-Wallet
	TrueMoney	102	-	THB	E-Wallet






Country: Philippines

Logo	Channel Name	Channel Id	Required payment request's conditional parameters	Supported Currency	Channel Type
	GOCstar	125	-	IDR	Distribution/ E-commerce
	GOC Wallet	148	-	PHP	E-Wallet
	Grab Pay	76	name	PHP	E-Wallet
	GCash	97	name	PHP	E-Wallet

Country: Malaysia




Logo	Channel Name	Channel Id	Required payment request's conditional parameters	Supported Currency	Channel Type
	GOCstar	125	-	IDR	Distribution/ E-commerce
	GOC Wallet	147	-	MYR	E-Wallet
	Boost	89	name, email, phone	MYR	E-Wallet
	Maybank	44	name, email, phone	MYR	Bank
	CIMB	45	name, email, phone	MYR	Bank
	Public Bank Berhad	46	name, email, phone	MYR	Bank
	RHB Bank	47	name, email, phone	MYR	Bank
	Alliance Bank Malaysia Berhad	48	name, email, phone	MYR	Bank

Country: Singapore

Logo	Channel Name	Channel Id	Required payment request's conditional parameters	Supported Currency	Channel Type
	GOCstar	125	-	IDR	Distribution/ E-commerce
	GOC Wallet	149	-	SGD	E-Wallet
	GrabPay	112	-	SGD	E-Wallet
	ShopeePay	113	-	SGD	E-Wallet
	PayNow	115	-	SGD	E-Wallet

Country: Brazil

Logo	Channel Name	Channel Id	Required payment request's	Supported Currency	Channel Type
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			conditional parameters		
	GOCstar	125	-	IDR	Distribution/ E-commerce
	GOC Wallet	166	-	BRL	E-Wallet
	Express Boleto	161	-	BRL	E-Wallet
	PIX	162	-	BRL	E-Wallet
	Mercado Pago	163	-	BRL	E-Wallet
	AME	164	-	BRL	E-Wallet
	PICPAY	165	-	BRL	E-Wallet

Price Point All Telco

Telco carrier billing special payment rules

Telkomsel	XL	Indosat	Tri
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			1,000
			2,000
			3,000
			4,000
			5,000
			10,000
			15,000
			16,800
			17,250
			20,000
			25,000
			30,000
			33,350
			34,500
			35,000
			40,000
			45,000
			50,000
			55,000
			57,000
			60,000
			65,000
Flexible			67,200
			70,000
			75,000
			80,000
			84,000
			85,000
			90,000
			95,000
			100,000
			102,350
			110,000
			115,000
			115,000
			120,000
			125,000
			130,000
			134,400
			135,000
			140,000
			145,000
			148,350
			150,000
			155,000

			165,000
			170,000
			175,000
			180,000
			182,850
			185,000
			190,000
			195,000
			200,000
			210,000
			215,000
			220,000
			225,000
			230,000
			230,000
			235,000
			240,000
			245,000
			250,000
			252,000
			255,000
			260,000
			265,000
			270,000
			275,000
			280,000
			285,000
			290,000
			295,000
			300,000
			345,000
			350,000
			366,850
			400,000
			450,000
			470,000
			500,000
			504,000
			550,000
			600,000
			650,000
			700,000
			750,000
			757,850
			780,000

			800,000
			840,000
			850,000
			900,000
			950,000
			1,000,000

Price points and transaction limits All Channel GOCpay

INDONESIA Price Point

Available Price points				
Category	Payment Channel	Price points Minimum	Price points Maximum	Currency

E-Money	GOC Wallet	IDR 1,000	No Limit	IDR
	OVO	IDR 1,000	IDR 10,000,000	IDR
	GO-PAY	IDR 1,000	IDR 10,000,000	IDR
	Doku Wallet	IDR 1,000	IDR 5,000,000	IDR
	LinkAja	IDR 1,000	IDR 10,000,000	IDR
	DANA	IDR 1,000	IDR 10,000,000	IDR
	ShopeePay	IDR 1,000	IDR 10,000,000	IDR
	Jenius	IDR 1,000	IDR 10,000,000	IDR
	QRIS	IDR 1,000	IDR 2,000,000	IDR
	Virgo	IDR 1,000	IDR 10,000,000	IDR
Bank	CIMB Click	IDR 10,000	IDR 10,000,000	IDR
	SAKUKU	IDR 10,000	IDR 10,000,000	IDR
	BNI VA	IDR 10,000	No Limit	IDR
	BCA VA	IDR 10,000	No Limit	IDR
	Permata VA	IDR 10,000	No Limit	IDR
	CIMB VA	IDR 10,000	No Limit	IDR
	BRI VA	IDR 10,000	No Limit	IDR
	Mandiri VA	IDR 10,000	No Limit	IDR
Octo Mobile	IDR 10,000	No Limit	IDR	
Credit Card	Visa, Master card & JCB	IDR 10,000	IDR 10,000,000	IDR
Over The Counter	Alfamart	IDR 10,000	IDR 5,000,000	IDR
	Indomaret	IDR 10,000	IDR 5,000,000	IDR

Malaysia Price Point

Available Price points				
Category	Payment Channel	Price points Minimum	Price points Maximum	Currency
E-Money	Boost	MYR 1	MYR 4,999	MYR
Bank	Maybank	MYR 1	MYR 30,000	MYR

	CIMB	MYR 1	MYR 30,000	MYR
	Public Bank Berhand	MYR 1	MYR 30,000	MYR
	RHB Bank	MYR 1	MYR 30,000	MYR
	Alliance Bank Malaysia Berhand	MYR 1	MYR 30,000	MYR

Philippines Price Point

Available Price points				
Category	Payment Channel	Price points Minimum	Price points Maximum	Currency
E-Wallet	Gcash	PHP 50	PHP 24,000	PHP
	Grab Pay	PHP 50	PHP 24,000	PHP

Thailand Price Point

Available Price points				
Category	Payment Channel	Price points Minimum	Price points Maximum	Currency
Bank	SCB (Siam Commercial Bank)	THB 150	THB 2,000,000	THB
	KTB (Krungthai Bank)	THB 150	THB 2,000,000	THB
	UOB (United Oversea Bank)	THB 150	THB 2,000,000	THB
	Bank Of Ayudhya (Krungsri)	THB 150	THB 2,000,000	THB
	Kplus (Kasikorn Bank)	THB 150	THB 2,000,000	THB












	Thai QR Bank	THB 350	THB 2,000,000	THB
E-Wallet	LinePay	THB 1	THB 49,999	THB
	TrueMoney	THB 1	THB 49,999	THB
	ShopeePay	THB 1	THB 49,999	THB

Brazil Price Point

Available Price points				
Category	Payment Channel	Price points Minimum	Price points Maximum	Currency
E-Wallet	Boleto	BRL 2	No Limit	BRL
	Pix	BRL 2	No Limit	BRL
	Mercado Pago	BRL 2	No Limit	BRL
	Ame	BRL 2	No Limit	BRL
	PicPay	BRL 2	No Limit	BRL

Brand Resources Indonesia

Link Logo Channel: <https://drive.google.com/drive/folders/1YCxZg95ELlqdNcC9-QbSOJ6deZFow1QM?usp=sharing>

		
		
		
 <p data-bbox="261 1245 532 1276">mudah dan hemat</p>	 <p data-bbox="667 1203 959 1234"><i>Belanja puas harga pas</i></p>	

Brand Resources Malaysia

Brand Resources Philippines

		
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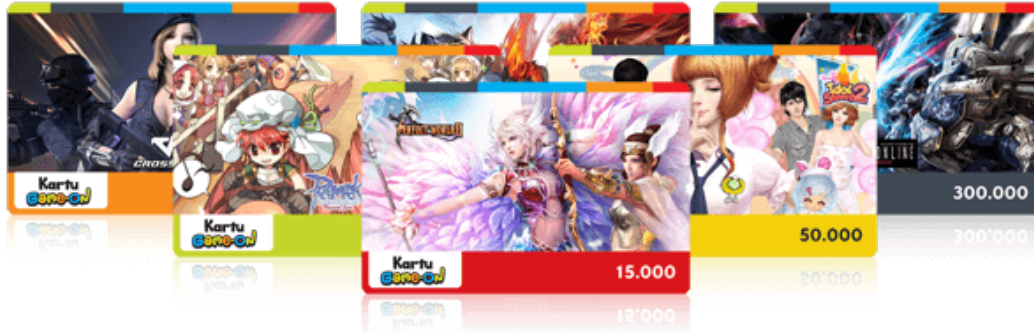
Brand Resources Thailand

Brand Resources Brazil

 <p>The logo for Boleto, featuring a barcode above the word "Boleto" in a bold, black, sans-serif font.</p>	 <p>The logo for PIX, featuring a teal geometric icon of four overlapping shapes to the left of the word "pix" in a lowercase, grey, sans-serif font. Below "pix" is the text "powered by Banco Central" in a smaller, grey font.</p>	 <p>The logo for Mercado Pago, featuring a blue circular icon with a white handshake inside, to the left of the words "mercado pago" in a bold, blue, sans-serif font.</p>
 <p>The logo for Ame, featuring a red and blue heart-shaped icon to the left of the word "ame" in a bold, blue, sans-serif font.</p>	 <p>The logo for PicPay, featuring a green icon of a square with a smaller square inside, to the left of the word "PicPay" in a bold, green, sans-serif font.</p>	

PPCARD (Game-On Card)



Price Points PPCard Game-ON

Product	Available Denomination
Game-On 15.000	15.000
Game-On 30.000	30.000
Game-On 50.000	50.000
Game-On 100.000	100.000
Game-On 200.000	200.000
Game-On 300.000	300.000
Game-On 500.000	500.000
Game-On 1.000.000	1.000.000
Game-On 2.000.000	2.000.000
Game-On 3.000.000	3.000.000