angular - UPI : Deep linking URL with signing

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Closed. This question is <u>not about programming or software development</u>. It is not currently accepting answers.

♀

This question does not appear to be about <u>a specific programming problem, a software algorithm, or software tools primarily used by programmers</u>. If you believe the question would be on-topic on <u>another Stack Exchange site</u>, you can leave a comment to explain where the question may be able to be answered.

Closed 5 months ago.

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I'm Building an website & it has a payment button. I'm not much interested to integrate any payment gateway. I want the website to **redirect to the UPI apps** and the user can enter the amount and pay there when they use it on mobile.

So I'm using **UPI intent flow** to redirect users to the UPI apps, but the payment in failing in all UPI apps like gpay, phonepay, whatsapp, paytm etc.
Sample : upi://pay?pa=9000000009@upi&pn=User1&tn=Test UPI&am=20&cu=INR&mc=1234&tr=01234

I found that since we are using personal UPI Ids in the UPI intent its failing and if we use business/merchant UPI Ids it will work.

Query : How come a QR-Code in many shop works which has individual UPI Ids, while the URL Intent alone for that personal UPI Id is not working.
Example : I have an Customer with an QR code in his shop which is not registered as Merchant and the users can able to scan and pay in the shop, when i use the same UPI Id from QR to the UPI Intent its failing. Why its failing?

I found some thing in the UPI document like signature (**1.3 Signature**) in which it says to generate a key pair and share it to NPCI in offline mode. Can we as a end-user do it? How to achieve this signing of the UPI Intent?

My end goal is to Just **redirect to the UPI Payment Apps** and nothing more than that, Not to integrate any payment gateways in the website.

<u>UPI Documentation</u>

<u>angular</u> <u>hyperlink</u> <u>payment</u> <u>deep-linking</u> <u>upi</u>

asked Nov 6, 2022 at 7:37

S A R

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3 Answers

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I recently found that **paytmmp** keywork works, When we construct the URL with this keyword and the payment get accepted.

This works even with the non-merchant (Individual) UPI Id's.

paytmmp://pay?pa=9000000009@upi&pn=User1&tn=Test UPI&am=20&cu=INR&mc=1234&tr=01234

Need some kind of solution for **Gpay** & **phonepe** also.

answered Nov 8, 2022 at 17:36

S A R

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`Google Pay` and `Phonepe` use this.

GPAY - tez:- `tez://upi/pay?pa=9000000009@upi&pn=User1&tn=Test UPI&am=20&cu=INR&mc=1234&tr=01234`

PHONEPAY - phonepe:- `phonepe://pay?pa=9000000009@upi&pn=User1&tn=Test UPI&am=20&cu=INR&mc=1234&tr=01234`

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I think according to new updates we can't use all UPI in intent payment. I used myupi@sbi UPI and it worked for me So suggest you to use your banks official UPI I'd.

answered Sep 14, 2023 at 7:41

Sahil Verma

111 bronze badge

- Your answer could be improved with additional supporting information. Please edit to add further details, such as citations or documentation, so that others can confirm that your answer is correct. You can find more information on how to write good answers in the help center. – CommunityBot Commented Sep 19, 2023 at 8:54

- VPA needs to be whitelisted. so according to new update only current accounts linked with VPA works with Intents. QR codes works just fine with any VPA – Khalid Lakhani Commented Nov 18, 2023 at 8:43 ✏️

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🔥

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