

URWAY API

PayOut Transaction API Document



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Introduction

Urway payment integration kit allows merchants to instantly collect payments from their users using various payment modes like credit cards, debit cards, net banking , wallet, UPI etc. The Urway payment integration supports a seamless payment experience on Merchant platform, while protecting Merchant application from payment frauds and complexity related to various regulations.

Testing and Production Environment

Urway test and production environments are separate. Merchants need an active Urway account to use the test environment and production environment. Merchants will have to log in to their Urway Dashboard account and get the API credentials for using these environments. All transactions initiated by the merchant on our test environment are not processed. Test environment is strictly for testing the request and response functions. After successfully testing the integration, merchant can move to the production environment by changing the URL.

Integration process

Step 1:-

Create SHA256 Hash with below mention Parameters. Merchant needs to form the below hash sequence before posting the transaction to Urway.

Below is the SHA 256 Hash creation format :

Hash Sequence :- trackid|Terminalid|password|secret_key|amount|currency_code

Note : Terminalid, password, secret_key will be provided by Urway

Sample code to generate hash :

```
$txn_details=  
"trackid|Terminalid|Password@123|2bb80d537b1da3e38bd30361aa855686bde0eacd7162fef6a2  
5fe97bf527a25b|amount|SAR";
```

```
$hash=hash('sha256', $txn_details);
```

Note:- Do not share Secret key with any one

Step 2:-

After generating hash make JSON call to get transaction url. This URL will be provided by URWAY, it will be different for Testing and Production environment.

JSONrequest URL : -

Test : <https://payments-dev.urway-tech.com/PGServiceB2B/transaction/jsonProcess/JSONrequest>

Production : <https://payments.urway-tech.com/PGServiceB2B/transaction/jsonProcess/JSONrequest>

Below is the JSON call sample code:

```
{  
  "trackid": "525",  
  "customerIp": "10.10.10.227",  
  "terminalid": "TermTest1",  
  "action": "16",  
  "password": "password",
```

```
"merchantIp":"9.10.10.102",
"customerEmail":"customer@email.com",
"amount":"2.00",
"currency":"SAR",
"country":"SA",
"paymentCycle":"RT",
"instrumentType":"Default",
"subInterfaceCode":"",
"b2bCustomerName":"deepak mokal",
"b2bPaymentDetails": [
  {
    "beneficiaryBank": "",
    "beneficiaryBankAddress": "",
    "beneficiaryBankClearingCode": "",
    "beneficiaryBankCode": "",
    "beneficiaryAccountNo": "764723482767278347",
    "beneficiaryName": "",
    "beneficiaryAddress": "",
    "paymentDetails": "",
    "beneficiaryCurrency": "",
    "beneficiaryAmount": "2"
  }
],
"udf1": "",
"udf2": "",
"udf3": "",
"udf4": "",
"udf5": "",
"requestHash": $hash;
```

}

Note : The first amount and beneficiary amounts should be equal. To add multiple beneficiaries add in b2bPaymentDetails as different set.

Parameters in Transaction Request

Parameter	Sample Valid Value	Description
terminalId	TERMINAL1	This will be provided by URWAY Mandatory : Yes
action	16	B2B Split payment Mandatory : Yes
password	Password	This will be provided by URWAY Mandatory : Yes
b2bCustomerName	Sushil TA	Name of the Beneficiary Mandatory : Yes
currency	SAR	Currency supported to that terminal. Mandatory : Yes
customerEmail	test@test.com	Email id the customer. Mandatory : Yes
country	SA	Country code of the customer. Mandatory : Yes
amount	15.00	Amount of transaction Mandatory : Yes
customerIp	10.10.10.112	Ip address of customer who initiate transaction. Mandatory : Yes

merchantIp	10.10.10.232	Ip address of merchant.
trackid		OrderId of the transaction. Mandatory : Yes
udf1 to udf5		User field 1 to 5
instrumentType	Default	Default instrument type Mandatory : Yes
paymentCycle	d,D(Daily), M,m (Monthly), W,w (Weekly), OTD,otd (One time daily), OTW,otw(one time weekly), otm,OTM(one time monthly), RT,rt(Real time) Ot,OT(One time)	For Weekly we are processing transaction on Sunday by default. For monthly we processing transaction on end of the month. For one time case it would add number days,weeks or months based on the payment cycle. Mandatory : Yes
noOfRecurringPayments	5	Number of installment payment. Mandatory : Optional for OT and RT payment cycle.
paymentStartDate	DD/MM/YYYY	Date should be greater than current date. Mandatory : Optional for OT and RT payment cycle.
subInterfaceCode	B2BAS Alinama To SARIE If blank then Alinma to Alinma	
beneficiaryBank	Alinma Bank	Name of Beneficiary Bank
beneficiaryBankAddress	Riyadh	Address of Beneficiary Bank

beneficiaryBankClearingCode		Clearing code for SWIFT payment
beneficiaryBankCode	RIBLSARI20 INMASARI05	Bank code for Beneficiary See Table Below
beneficiaryAccountNo	SA32870000010101010789532	Beneficiary Account number Mandatory : Yes
beneficiaryName	Beneficiary Name	Beneficiary Name
beneficiaryAddress	Riyadh	Beneficiary address
paymentDetails	Unique Alphanumeric Value	Details of Payment Mandatory : Yes Unique : YES StringLength : 12
beneficiaryCurrency	SAR	Currency Code. Mandatory : Yes
beneficiaryAmount	15.00	Amount Mandatory : Yes

Note : For Updating of scheduled transaction is under development process.

Bank Code

BANK_CODE	BANK_NAME
AAALSARI	Alawwal Bank
ALBISARI	BANK ALBILAD
ARNBSARI	ARAB NATIONAL BANK
BJAZSAJE	BANK ALJAZIRA
BNPASARI	BNP PARIBAS
BSFRSARI	BANQUE SAUDI FRANSI
DEUTSARI	DEUTSCHE BANK
EBILSARI	EMIRATES BANK INTERNATIONAL
GULFSARI	GULF INTERNATIONAL BANK
NCBKSAJE	NATIONAL COMMERCIAL BANK
RJHISARI	AL RAJHI BANK
SABBSARI	SABB
SAMBSARI	SAMBA
SIBCSARI	THE SAUDI INVESTMENT BANK
RIBLSARI	Riyad Bank
SAMASARI	Saudi Arabian Monetary Agency-SAMA
NBOKSAJE	National Bank of Kuwait (NBOK)
BMUSSARI	BANK MUSCAT
NBOBSARI	National Bank of Bahrain
INMASARI	AL INMA BANK
NBPASARI	National Bank of Pakistan
TCZBSAJE	TURKIYE CUMHURİYETİ ZIRAAT BANKASI
SBINSAJE	State Bank of India
CHASSARI	JPMorgan Chase Bank, N.A.(Riyadh Branch)
ICBKSAARI	Ind. and Commercial Bank of China
FABMSARI	First Abu Dhabi Bank

Response Code List

Internal Response Code	Internal Resp Description
000	Transaction Successful
B501	Invalid CIF number
B502	Beneficiary is not active
B503	Sub-user not found
B504	Beneficiary not found
B505	Beneficiary code is required
B506	Currency is not allowed for international transfers
B507	User ID does not exist
B508	User ID does not match the provided CIF & Beneficiary Code
B509	Sub-user id is mandatory
B510	Sub-user not linked to main user
B511	Commission amount missing
B512	Commission currency missing
B513	Commission code incompatible with beneficiary our charges
B514	Commission code incompatible
B515	Credit account not within the bank
B516	Credit Currency missing
B517	Current amount currency missing
B518	Debit currency missing
B519	Debit currency incompatible with account currency
594	Duplicate Transaction
563	Security violation
B521	Invalid field name
B522	Function is disabled from service provider
B523	Transaction id not supplied
B524	Invalid commission code
B525	Unauthorized Override - Account balance will fall below locked amount
B526	Override was encountered
B527	Invalid beneficiary account
B528	Missing beneficiary account
B529	Beneficiary account is required
B530	Invalid customer
B531	Beneficiary name is required
B505	Beneficiary code is required
B533	Beneficiary bank code not supplied
B534	Invalid bank code

619	Invalid Country
619	Invalid Country
907	Plesae provide valid mobile number
B538	Invalid SWIFT code
611	Invalid Currency Code.
B539	Beneficiary currency is required
919	Payment purpose is required
B541	Alinma beneficiary account is required
B542	Customer own account not allowed as a credit account
B543	Beneficiary country is required
B544	Detail of charge is required
B545	Corresponding bank code is required
B546	Beneficiary proof of identification is required
B548	Invalid beneficiary type
B549	User ID provided is not a main user ID
B550	Beneficiary type is required
B551	Cannot create international beneficiary with SAR currency
B552	Invalid fund transfer purpose
B553	Invalid detail of charge
B554	Inma Beneficiary can't be created with own account
B555	Invalid beneficiary name
B556	Invalid account type
B557	Invalid Alinma account length
386	Beneficiary Account Number Is Required Or Wrong Length
B559	Invalid beneficiary name length
387	Beneficiary BankCode Is Required Or Wrong Length
B561	Currency is not allowed for international transfers
B562	Creation of international beneficiary is not allowed
B563	Creation of Alinma beneficiary is not allowed
B564	Creation of local (KSA) beneficiary is not allowed
B565	Adhoc beneficiary information could not be validated
B566	Unknown database errors
B567	Unrecoverable integration error
B568	Transaction requires supervisor override