Pine Labs

Payment api v2.0

CONTENTS

1 Overview

This document explains how to integrate the Pine Labs edge payment gateway in redirect or seamless mode.

1.1 Related Documentation

This guide should be used together with the additional documents as described below.

Document	Description
HashGeneration	Describes about hash generation algorithm
ResponseCodeList	Listing of transaction response codes

2 Implementation Details

Below apis are need to be integrated.

2.1 Accept Payment

It initiates the transaction. Merchant has to pass unique merchant txn reference number, amount and other parameters.

2.1.1 Request

2.1.1.1 Content Type & URL's

Content Type	application/json

UAT	https://uat.pinepg.in/api/v2/accept/payment
Production	https://pinepg.in/api/v2/accept/payment

2.1.1.2   Request Headers

HEADERS:

Header name	Header value
Content-Type	application/json
X-VERIFY	SHA256of (Base64 request encoded payload)

2.1.1.3   Body Param

Parameter Name	Type	Description	Mandatory(M)/Optional
merchant_data	Object	It contains merchant data	M
payment_data	Object	It contains payment related data	M
txn_data	Object	It contains transaction related data	M
customer_data	Object	It contains information about customer data. Merchants who are on aggregator model must pass this data	O
udf_data	Object	It contains user defined fields. Merchant can pass it transaction specific data in these fields	O

merchant_data

Parameter Name	Type	Description	Mandatory(M)/Optional/Conditional
merchant_id	int	Merchant id provided by pine labs	M
merchant_access_code	string	Merchant access code provided by pine labs	M
unique_merchant_txn_id	string	Unique transaction id maintained by merchant for each transaction	M
merchant_return_url	string	Merchant return url on which	C

		browser response will be sent. Mandatory in the case of EMI, Cards, Netbanking	

payment_data

Parameter Name	Type	Description	Mandatory(M)/Optional
amount_in_paisa	long	Transaction amount in paise	M

txn_data

Parameter Name	Type	Description	Mandatory(M)/Optional
navigation_mode	int	Navigation mode 2 for Redirect 7 for Seamless	M
payment_mode	String	It will contain csv of valid payment mode Ids. In case of seamless mode only single payment mode to be specified.	M
transaction_type	Integer	1 for 'Purchase', 8 for 'PreAuth	M
time_stamp	Long	Unix timestamp	O

customer_data

Parameter Name	Type	Description	Mandatory(M)/Optional
email_id	string	Customer email id	O
first_name	string	Customer first name	O

last_name	string	Customer last name	O
customer_id	string	Customer id maintained at merchant end	O
mobile_no	string	10 digit mobile number	O
billing_data	Object	Customer billing address details	O
shipping_data	Object	Customer Shipping address details	O

udf_data

Parameter Name	Type	Description	Mandatory(M)/Optional
udf_field_1	string	User defined Fields	O
udf_field_2	string	User defined Fields	O
udf_field_3	string	User defined Fields	O
udf_field_4	string	User defined Fields	O
udf_field_5	string	User defined Fields	O

billing_data

Parameter Name	Type	Description	Mandatory(M)/Optional
address1	string	Address 1	O
address2	string	Address 2	O
address3	string	Address 3	O
pincode	string	Pin code	O
city	string	City name	O
state	string	State name	O
country	string	Country name	O

shipping_data

Parameter Name	Type	Description	Mandatory(M)/Optional
first_name	String	First name entered in shipping address	O
last_name	String	Last name entered in shipping address	O
mobile_no	string	Mobile number	O

		entered in shipping address	
address1	string	Address 1	O
address2	string	Address 2	O
address3	string	Address 3	O
pincode	string	Pin code	O
city	string	City name	O
state	string	State name	O
country	string	Country name	O

2.1.1.4 Sample Request

Json Payload

```
{
  "merchant_data": {
    "merchant_id": 3473,
    "merchant_access_code": "57e39383-b053-4db9-a708-26d8971886e7",
    "unique_merchant_txn_id": "testorder786",
    "merchant_return_url": "http://localhost:53132/ChargingResp.aspx"
  },
  "payment_data": {
    "amount_in_paisa": 1100000
  },
  "txn_data": {
    "navigation_mode": "7",
    "payment_mode": "4",
    "transaction_type": "1",
    "time_stamp": 157588000000
  }
}
```

BASE 64 encoded request
{

```
    "request": "ewogICJtZXJjaG-
FudF9kYXRhIjogewogICAgIm1lcmNoYW50X2lkIjogMzQ3MywKICAgICJtZXJjaGFudF9hY2Nlc3NfY29kZSI6ICI1N
2UzOTM4My1iMDUzLTRkYjktYTcwOC0yNmQ4OTcxODg2ZTciLAogICAgInVuaXF1ZV9tZXJjaGFudF90eG5faWQiOiAi
dGVzdG9yZGVyNzg2IiwKICAgICJtZXJjaGFudF9yZXR1cm5fdXJsIjogImh0dHA6Ly9sb2NhbGhvc3Q6NTMxMzIvQ2h
hcmdpbmdSZXNwLmFzcGgi-
gi-
CiAgfSwKICAicGF5bWVudF9kYXRhIjogewogICAgImFtb3VudF9pbl9wYWlzYSI6IDExMDAwMDAKICB9LAogICJ0eG5
fZGF0YSI6IHsKICAgICJuYXZpZ2F0aW9uX21vZGUiOiAiNyIsCiAgICAicGF5bWVudF9tb2RlIjogIjQiLAogICAgIn
RyYW5zYWN0aW9uX3R5cGUiOiAiMSIsCiAgICAidGltZV9zdGFtcCI6IDE1NzU4ODAwMDAwMAogIH0KfQo="
```

}

2.1.2 Response

2.1.2.1 Params

Parameter Name	Type	Description
response_code	int	It notifies the result of api processing. Value 1 denotes success.
response_message	string	It denotes the message corresponding to above code
token	string	It is the token created for a transaction. You need to pass it in the subsequent calls.
redirect_url	String	Redirect url on which customer needs to be redirected. This parameter will be present only in redirect mode.

2.1.2.2 Sample Response

Redirect mode

```
{
  "token": "ubrjAgbVaJVrGz67y%2fZCjCveYWNymE7ULAlOO7FCbz4%3d",
  "response_code": 1,
  "response_message": "SUCCESS",
  "redirect_url":
"http://hostname:port/api/v2/process/payment?token=ubrjAgbVaJVrGz67y%2fZCjCveYWNymE7ULAlOO7FCbz4%3d "

}
```

In redirect mode api will return a url on which customer needs to be redirected. Pine Labs payment page will get open after redirection.

Seamless mode

```
{
  "token": "ubrjAgbVaJVrGz67y%2fZCjCveYWNymE7ULAlOO7FCbz4%3d",
  "response_code": 1,
  "response_message": "SUCCESS"
}
```
In seamless mode api will not a redirect url and subsequent api needs to be called.

Failure response

```
{
  "response_code": -1,
  "response_message": "FAILURE",
```

```
    }
```

2.2 Process Payment

Payment data against transaction will be passed in this call. This api will be called in seamless mode.

Token receieved in previous call needs to be part of this call.

api/v2/process/payment?token= **ubrjAgbVaJVrGz67y%2fZCjCveYWNymE7ULAlOO7FCbz4%3d** **″**

2.2.1 Request

Content Type	application/json

UAT	https://uat.pinepg.in/api/v2/process/payment?token=BJ5Dj5o5dh6jZaWCTAv%2fnwJj0h%2f3Eiq2HgY14%2fMOP7k%3d
Production	https://pinepg.in/api/v2/process/payment?token=BJ5Dj5o5dh6jZaWCTAv%2fnwJj0h%2f3Eiq2HgY14%2fMOP7k%3d

2.2.1.1 Body Params

Parameter Name	Type	Description	Mandatory/Optional/Conditional
card_data	Object	It contains card data. It is mandatory for cards and EMI transaction	C
emi_data	Object	It contains EMI data. Mandatory for EMI	C

		transaction	
netbanking_data	Object	It contains net banking codes. Mandatory for net banking transaction	C
wallet_data	Object	It contains wallet information. Mandatory for wallet transaction	C
additional_data	Object	Reserved for Future Use	C

card_data

Parameter Name	Type	Description	Mandatory/Optional/Conditional
card_number	String	Card number	M
card_expiry_year	String	Card expiry year having format YYYY	M
card_expiry_month	String	Card expiry month having format MM	M
card_holder_name	String	Card holder name	M
cvv	String	Card CVV	M

netbanking_data

Parameter Name	Type	Description	Mandatory/Optional/Conditional
pay_code	String	Net banking Codes	M

wallet_data

Parameter Name	Type	Description	Mandatory/Optional/Conditional
wallet_code	String	Wallet codes	M
mobile_number	String	Mobile number associated with wallet	C

upi_data

Parameter Name	Type	Description	Mandatory/Optional/Conditional
vpa	String	Customer VPA	C

mobile_no	String	Mobile number associated with Gpay	C
upi_option	String	It will have values • UPI • GPAY	M

nbfc_data

Parameter Name	Type	Description	Mandatory/Optional/Conditional
bfl_data	Object	Object will contain bfl parameter	C
zestMoney_data	Object	Object will contain zest money parameter	C

bfl_data

Parameter Name	Type	Description	Mandatory/Optional/Conditional
Scheme_code	String	Scheme code provided by bfl for a particular tenure	M
card_number	String	Card number registered with NBFC vendor	M
tenure_in_months	int	EMI tenure	M
is_terms_conditions_agreed	bool	Customer need to agree with terms & condition. Its value must be true	M

zestMoney_data

Parameter Name	Type	Description	Mandatory/Optional/Conditional
mobile_no	String	10 digit mobile number registered with NBFC	M

additional_data

Parameter Name	Type	Description

mobile_number	string	10 digit mobile number

emi_data

Parameter Name	Type	Description
offer_scheme	Object	It contains information about offer applicable on each product
tenure_id	Int	Tenure Id specified at pine labs end
tenure_in_month	String	Tenure name specified at pine labs end
monthly_installment	Long	Emi amount in paise
bank_interest_rate	Long	Interest rate for which bank emi is calculated. Its value is percentage multiplied by 10000
interest_pay_to_bank	Long	Interest pay to bank in paise
total_offerred_discount_cashback_amount	Long	Total sum of discount applicable on cart. It is in paise.
loan_amount	Long	Amount in paise on which loan will be booked
auth_amount	Long	Bank authorization amount in paise

offer_scheme

Parameter Name	Type	Description
product_details	Array of objects	It contains information about product.
emi_scheme	Object	It contains information about bank EMI scheme.

product_details

Parameter Name	Type	Description
product_code	String	Product code
product_amount	Long	Product amount in paise
subvention_cashback_discount	Long	Subvention discount cashback amount in paise. Only applicable when subvention is present.
product_discount	Long	Product discount amount in paise. Only applicable if product discount is present
subvention_cashback_discount_percentage	Long	Subvention discount cashback

		percentage. Its value is percentage multiplied by 10000.
product_discount_percentage	Long	Product discount cashback percentage. Its value is percentage multiplied by 10000.
subvention_type	Int	It tells offer type. 1-No cost EMI 2-Low cost EMI 3-Standard EMI
additional_cashback	String	Additional cashback text
bank_interest_rate	Long	Amount in paise
bank_interest_rate_percentage	Long	Percentage multiplied by 10000
schemes	Array of objects	It contains list of program applicable on product.

emi_scheme

Parameter Name	Type	Description
scheme_id	Long	It tells scheme id applicable on product
program_type	Int	It tells scheme of which type. 105-Bank EMI 108-Product discount 112-Subvention discount
is_scheme_valid	Bool	Is scheme is valid

Schemes

Parameter Name	Type	Description
scheme_id	Long	It tells scheme id applicable on product
program_type	Int	It tells scheme of which type. 105-Bank EMI 108-Product discount 112-Subvention discount
is_scheme_valid	Bool	Is scheme is valid

2.2.1.2 Sample request

2.2.1.2.1 EMI Sample Request

{"card_data":{"card_number":"4012001037141112","card_expiry_year":"2020","card_expiry_month":"09","card_holder_name":"harsh","cvv":"123"},"emi_data":{"offer_scheme":{"product_details":[{"schemes":[{"scheme_id":1682,"program_type":112,"is_scheme_valid":true}],"product_code":"SM-G975FCWG","product_amount":550000,"subvention_cashback_discount":60209,"product_discount":0,"subvention_cashback_discount_percentage":0,"product_discount_percentage":0,"subvention_type":1},{"schemes":[],"product_code":"40","product_amount":550000,"subvention_cashback_discount":0,"product_discount":0,"subvention_cashback_discount_percent

age":0,"product_discount_percentage":0}],"emi_scheme":{"scheme_id":1683,"program_type":105,"is_scheme_valid":true }},"tenure_id":"18","tenure_in_month":"18","monthly_installment":64867,"bank_interest_rate":150000,"interest_pay_to_b ank":127815,"total_offerred_discount_cashback_amount":60209,"loan_amount":1039791,"auth_amount":1039791}}

2.2.1.2.2   Card Sample Request

{"card_data":{"card_number":"4012001037141112","card_expiry_year":"2019","card_expiry_month":"12","card_holder_ name":"harsh","cvv":"123"}}

2.2.1.2.3   Net banking Sample Request

{"netbanking_data":{"pay_code":"NB1033"}}

2.2.1.2.4   Wallet Sample Request

{"wallet_data":{"wallet_code":"payzapp","mobile_number":"9899189287"}}

2.2.1.2.5   UPI/GPay Sample Request

2.2.1.2.5.1   UPI

{ "upi_data": { "vpa": "test@upi", "upi_option": "UPI " } }

2.2.1.2.5.2   GPAY

{ "upi_data": { "mobile_no": "9999999999", " upi_option": "GPAY" } }

2.2.1.2.6   NBFC Sample Request

2.2.1.2.6.1   BFL

{ "nbfc_data": { "vendor_name": "BFL", "bfl_data": { "scheme_code": "1234455", "card_number": " 20304002911114454", "tenure_in_months": 3, "is_terms_conditions_agreed":true } } }

2.2.1.2.6.2   Zest Money

{ "nbfc_data": { "vendor_name": "ZEST", "zestMoney_data": { "mobile_no": "9999999999" } } }

2.2.2   Response

2.2.2.1   Params

Parameter Name	Type	Description
response_code	int	It notifies the result of api processing. Value 1 denotes success.
response_message	string	It denotes the message corresponding to above code
redirect_url	String	Customer should be redirected to below url.
api_url	String	Api url on which you need to make subsequent request
offer_scheme	Object	It contains information about offer applicable on each product

offer_scheme

Parameter Name	Type	Description
product_details	Array of objects	It contains information about product.
emi_scheme	Object	It contains information about bank EMI scheme.

product_details

Parameter Name	Type	Description
product_code	String	Product code
product_amount	Long	Product amount in paise
subvention_cashback_discount	Long	Subvention discount cashback amount in paise. Only applicable when subvention is present.
product_discount	Long	Product discount amount in paise. Only applicable if product discount is present
subvention_cashback_discount_percentage	Long	Subvention discount cashback percentage. Its value is percentage multiplied by 10000.
product_discount_percentage	Long	Product discount cashback percentage. Its value is percentage multiplied by 10000.
subvention_type	Int	It tells offer type. 1-No cost EMI 2-Low cost EMI

		3-Standard EMI
additional_cashback	String	Additional cashback text
schemes	Array of objects	It contains list of program applicable on product.

emi_scheme

Parameter Name	Type	Description
scheme_id	Long	It tells scheme id applicable on product
program_type	Int	It tells scheme of which type. 105-Bank EMI 108-Product discount 112-Subvention discount
is_scheme_valid	Bool	Is scheme is valid

Schemes

Parameter Name	Type	Description
scheme_id	Long	It tells scheme id applicable on product
program_type	Int	It tells scheme of which type. 105-Bank EMI 108-Product discount 112-Subvention discount
is_scheme_valid	Bool	Is scheme is valid
reasons	Array of object	Description for failure of schemes

Reasons

Parameter Name	Type	Description
reason_code	int	It denotes the reason code
reason_message	String	It denotes the reason message again the code

2.2.2.2   *Sample Response*

2.2.2.2.1   Successful response for Cards, EMI, Netbanking and Wallets for process payment api

{ "response_code": 1, "response_message": "SUCCESS", "redirect_url": "http://hostname:port/pinepg/v2/process/payment?token=848RFsu%2bRnNcSsaZdzEgkeosvCc2o5lK TV4uKJF%2fcjE%3d" }

Merchant application needs to redirect to url received in response.

2.2.2.2.2 Successful response for UPI for process payment api

{ "response_code": 1, "response_message": "SUCCESS", }

After receiving successful response, customer will receive payment notification on his/her PSP app.

Final response of transaction will be posted as a S2S response on merchant's callback url.

2.2.2.2.3 Successful response for NBFC(BFL & Zest Money)

```
{ "api_url":
"http://environment/api/v2/validate/otp?token=Ml25pp7jQ87lWWlUpILdAa1yn
3LGjXPA%2fvNQk1A68uw%3d", "response_code": 1, "response_message":
"SUCCESS" }
```

2.2.2.2.4 Failure Response

{ "offer_scheme": { "product_details": [{ "schemes": [{ "scheme_id": 8055, "program_type": 112, "is_scheme_valid": true }, { "scheme_id": 8042, "program_type": 108, "is_scheme_valid": false, "reasons": [{ "reason_code": -298, "reason_message": "OUTDATED_SCHEME_PRESENT" }] }], "product_code": "SM-G950FZKDINS", "product_amount": 550000, "subvention_cashback_discount": 9675, "product_discount": 100000, "subvention_cashback_discount_percentage": 21500, "product_discount_percentage": 100000, "subvention_type": 1 }, { "schemes": [], "product_code": "6504", "product_amount": 4500000, "subvention_cashback_discount": 0, "product_discount": 0, "subvention_cashback_discount_percentage": 0, "product_discount_percentage": 0 }], "emi_scheme": { "scheme_id": 8056, "program_type": 105, "is_scheme_valid": true } }, "response_code": -289, "response_message": "SCHEME VALIDATION FAILED" }

2.3 Browser Redirect Response

2.3.1 Form Post Response Payload

Key	Value	Details
merchant_id	Integer	In response you can see the merchant id which you have sent as one of the parameter in Pine Labs payment gateway API request parameters.

merchant_access_code	String	In response you can find the merchant access code which you have sent as one of the parameter.
unique_merchant_txn_id	String. Max length 99	In response you can find the merchant unique transaction Id which you have sent as one of the parameter.
pine_pg_txn_status	Integer	Transaction status
txn_completion_date_time	DateTime	The date-time of the transaction completion at Pine Labs payment gateway server.
amount_in_paisa	Long	It is the amount for which payment transaction is being done.
txn_response_code	Integer	Represent the response of the API request and response code is returned based on the transaction result.
txn_response_msg	String	Transaction response
acquirer_name	String	Acquirer Bank
pine_pg_transaction_id	Long	Unique transaction id generated by Pine Labs
payment_mode	Integer	Payment mode chosen at landing page.
dia_secret	String	Hash of response parameters. Please refer to HashGeneration document.

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		Pine Labs payment gateway creates the hash of the response parameters and sends this information in response in tag dia_secret Merchant should use this hash value returned in response to match with new secret generated at its side using other response Parameters. If these two secrets do not match then data is not authentic.
dia_secret_type	String	'SHA256' or 'MD5' and will be the same which is passed in dia_secret_type parameter of request
is_bank_emi_txn	Bool	Flag to indicate Bank EMI transaction
is_brand_emi_txn	Bool	Flag to indicate Brand EMI transaction
emi_tenure_month	Integer	Tenure month of EMI transaction
emi_principal_amount_in_paisa	Long	Principal EMI amount in Paise
emi_amount_payable_each_month_in_paisa	Long	Monthly Installment
emi_interest_rate_percent	Integer	Interest rate charged by bank multiplied by 10000
emi_cashback_type	Integer	Its value will be 0 or 1 0- Pre cash back 1- Post cash back

emi_total_discount_cashabck_amount_in_paisa	Long	Total discount or cashback amount applicable in EMI transaction in paise
emi_total_discount_cashback_percent	Integer	Total discount or cashback percent applicable in EMI transaction multiplied by 10000
emi_merchant_discount_cashabck_perecent	Integer	Merchant discount or cashback percent applicable in EMI tranasction multiplied by 10000
emi_merchant_discount_cashback_fixed_amount_in_paisa	Long	Merchant fixed discount or cashback amount applicable in EMI transaction in paise
emi_issuer_discount_cashabck_perecent	Integer	Issuer discount or cashback percent applicable in EMI transaction multiplied by 10000
emi_issuer_discount_cashback_fixed_amount_in_paisa	Long	Issuer fixed discount or cashback amount applicable in EMI transaction in paise
txn_additional_info	String	Base64 encoded string
merchant_return_url	String	Merchant return url
emi_processing_fee	long	Processing fee amount in paise.
captured_amount_in_paisa	long	Captured amount for a transaction
refund_amount_in_paisa	long	Refund amount for a transasction
parent_txn_status	Integer	Parent txn status
parent_txn_response_code	Integer	Parent txn response code
parent_txn_response_message	String	Parent txn response message
issuer_name	String	Issuing bank name .

3 Master codes

3.1.1 Net banking codes

Below codes are to be passed in process payment request for seamless integration

PAYMENT_CODE	BANK_NAME
NB1001	AXIS Bank
NB1002	HDFC Bank
NB1003	JK Bank
NB1004	ICICI Bank
NB1005	Federal Bank
NB1006	State Bank of India
NB1007	State Bank of Bikaner and Jaipur
NB1008	State Bank of Hyderabad
NB1009	State Bank of Patiala
NB1010	State Bank of Mysore
NB1011	State Bank of Travancore
NB1012	Karnataka Bank
NB1013	Corporation Bank
NB1014	Indian Bank
NB1015	Yes Bank
NB1016	Central Bank
NB1017	Kotak Bank
NB1018	Oriental Bank of Commerce
NB1019	ING Vysya Bank (now Kotak)
NB1020	United Bank Of India
NB1021	Indian Overseas Bank
NB1022	Bank of India
NB1023	City Union Bank
NB1024	Union Bank of India
NB1025	Canara Bank
NB1026	Bank of Maharashtra
NB1027	Catholic Syrian Bank
NB1028	Dhanalakshmi Bank
NB1029	Andhra Bank
NB1030	Vijaya Bank
NB1031	Punjab National Bank
NB1032	UCO Bank
NB1033	IDBI Bank

3.1.2 Wallet codes

CODE	Wallet Name
OXY	Oxygen
PAYTM	Paytm
PAYZAPP	Payzapp
PHONEPE	PhonePe

3.1.3 Payment Modes

PAYMENT_MODE_ID	PAYMENT_MODE_NAME
1	CREDIT/DEBIT CARD
3	NET BANKING
4	EMI
5	REWARDS
6	EZECLICK
7	THIRD PARTY EMI
8	SI
9	E-MANDATE
10	UPI
11	WALLET
12	BHARAT QR CODE
13	DEBIT+PIN
14	DEBIT EMI

3.1.4 Transaction Status

TXN_STATUS_ID	TXN_STATUS_NAME	DESCRIPTION
-10	Cancelled	when the user cancels the transaction.
-9	Auth Cancelled	Authorisation transaction has cancelled due to some reasons e.g.bank session time out, capture transaction failed.
-8	Velocity Check Failed	Velocity check failed for EMI transactions
-7	Failure	Transaction has failed due

		to some reasons e.g. bank session time out, insufficient funds. Payer needs to re- initiate the transaction.
-6	Rejected	Transaction has been rejected.
1	Initiated	Pine Labs payment gateway has not received response from Payment Provider/Bank. For all such transactions, We will retry the transaction, post which the transaction status will be updated to 'Captured' or'AuthReceived' or 'Rejected'.
3	Auth Complete	Transaction is now eligible for 'Capture'. It can be 'Auto-Captured' by Pine Labs payment gateway. Or Merchant can 'Capture' it using merchant console post-delivery confirmation. Transaction which is not captured within predefined auth expiry days will be cancelled.
4	Captured	'Captured' call is successful. Funds will be transferred to merchant account.
6	Refunded	Refund of the transaction is successful.
7	Query Complete	Query of the transaction is successful.
8	Partially Captured	Auth transaction is partially

		captured
9	Partially Refunded	Transaction is partially refuned
10	Refund Initiated	When refund of aggregator transaction is initiated