Seamless EMI Integration v2.0

Pine Labs

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1 Overview

This document explains how to integrate the multiple product EMI solution in seamless mode.

2 Implementation Details

Following apis are required to be integrated :

1. EMI Calculator
2. Scheme Validation
3. Initiate Payment
4. Process Payment
5. Browser redirect response

3 API Contracts

3.1 EMI Calculator

Api details can be found in EMI Calculator v2.0.pdf

3.2 Scheme Validation

It checks the validity of selected offer on a card number

3.2.1.1 Content Type & URL's

Content Type	application/json

| UAT | https://uat.pinepg.in/api/v2/scheme/validation |
| Production | https://pinepg.in/api/v2/scheme/validation |

3.2.2 Request

3.2.2.1   Body Params

Parameter Name	Type	Description
merchant_data	Object	It contains information about merchant.
payment_data	Object	It contains information about payment
card_data	Object	It contains information about card data
emi_data	Object	It contains information about emi data

merchant_data

Parameter Name	Type	Description	Mandatory(M)/Optional
merchant_id	int	Merchant id provided by pine labs	M
merchant_access_code	string	Merchant access code provided by pine labs	M

payment_data

Parameter Name	Type	Description	Mandatory(M)/Optional
amount_in_paisa	long	Total sum of products amount present in cart.	M

card_data

Parameter Name	Type	Description
card_number	String	Card number
card_expiry_year	String	Card expiry year having format YYYY
card_expiry_month	String	Card expiry month having format MM
card_holder_name	String	Card holder name

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

3.2.2.2   Sample Request for All Credit cards , Axis and ICICI debit cards.

{"merchant_data":{"merchant_id":3473,"merchant_access_code":"57e39383-b053-4db9-a708-26d8971886e7"},"payment_data":{"amount_in_paisa":1100000},"card_data":{"card_number":"4012001037141112","card_expiry_year":"2020","card_expiry_month":"09","card_holder_name":"harsh"},"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":11705,"product_discount":0,"subvention_cashback_discount_percentage":21500,"product_discount_percentage":0,"subvention_type":1},{"schemes":[],"product_code":"40","product_amount":550000,"subvention_cashback_discount":0,"product_discount":0,"subvention_cashback_discount_percentage":0,"product_discount_percentage":0}],"emi_scheme":{"scheme_id":1683,"program_type":105,"is_scheme_valid":true}},"tenure_id":"3","tenure_in_month":"3","monthly_installment":370652,"bank_interest_rate":130000,"interest_pay_to_bank":23661,"total_offerred_discount_cashback_amount":11705,"loan_amount":1088295,"auth_amount":1088295}}

3.2.3 Response

3.2.3.1   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
offer_scheme	Object	It contains information about offer applicable on each product. *This tag will come in response only in case of failure.*

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
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

3.2.3.2   Sample Response

Success response

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

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" }

Confidential

This document shall not be disclosed to any third party.

3.3 Initiate Payment

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

Api details can be found in Payment API v2.0.pdf

3.4 Process Payment

Payment data against transaction will be passed in this call.

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

api/v2/process/payment?token=eWat4peytZfFi5h586HKpA%3d%3d"

Api details can be found in Payment API v2.0.pdf

3.5 Browser Redirect Response

Details can be found in Payment API v2.0.pdf