Pine Labs-EMI Calculator
API Specification Document

V 1.0

DOCUMENT VERSION HISTORY

Version	Description	Author	Approved By
1.0	Initial version	Vishal Mishra	Jayakiran K

CONTENTS

1   OVERVIEW

EMI Calculator as the name suggests provides a platform /API information exchange to display various EMI offers details. This document aims at describing the elaborate details of an interface which will provide the information for EMI Offers.

The Merchant website can integrate the interface to show the customer, latest Emi/Offers applicable on products.

2   API DETAILS

The request for accessing interface should use HTTP POST and the response will be JSON. URL. The following section will elaborate the specification

2.1   Request Parameters

Parameter Name	Type	Description	Mandatory(M)/Optional(O)
MERCHANT_ID	Int	You can find it in your (merchant) Registration data	M
MERCHANT_ACCESS_CODE	String	You can find it in your (merchant) Registration data	M
PRODUCT_CODE	String	Merchant product code which has been mapped with pine labs product code	M
AMOUNT	Long	Amount is in paise	M

2.2   Response Parameters

Parameter Name	Type	Description	Mandatory(M)/Optional(O)
RESPONSE_CODE	Int	Response code of api . List of response code defined later in document.	M
RESPONSE_MESSAGE	String	Response Message	M

ISSUER	List of user defined class example List<ISSUERS_EMI_DETAILS>	Defines list of card Issuing bank and their emi parameters	O

2.3 Structure of ISSUERS_EMI_DETAILS

Parameter Name	Type	Description	Mandatory(M)/Optional(O)
ISSUER_NAME	String	Card issuing bank	O
LIST_EMI_TENURE	List of user defined class example List<TenureDetails>	Defines emi parameters for issuing bank	O

2.4 Structure of TenureDetails

Parameter Name	Type	Description	Mandatory(M)/Optional(O)
TENURE_IN_MONTHS	Int	Tenure of Loan	O
MONTHLY_INSTALLMENT	Double	Monthly emi in INR	O
BANK_INTEREST_RATE	Double	Bank Interest Rate	O
INTEREST_PAY_TO_BANK	Double	Amount(In INR) payable to bank as interest	O
TOTAL_OFFERED_DISCOUNT_PERCENTAGE	Double	Discount percentage	O
TOTAL_OFFERED_DISCOUNT	Double	Discount in INR	O
TOTAL_OFFERED_CASHBACK_PERCENTAGE	Double	Cash back percentage	O
TOTAL_OFFERED_CASHBACK	Double	Cash back in INR	O
TOTAL_DISCOUNTED_AMOUNT	Double	EMI is calculated on this amount if discount is applicable. Product Amount- Total offered discount	O
ADDITIONAL_CASHBACK	String	Additional cash back available on product	O
EMI_CALCULATION_MESSAGE	String	Emi calculation message. e.g. *EMI is calculated on discounted amount*	O

2.5   Request and Response Data

Sample Request

MERCHANT_ID=2477&MERCHANT_ACCESS_CODE=c282ff26-b2d6-48f3-88ad-081b8933a5f1&PRODUCT_CODE=emi1&AMOUNT=4000000

Sample Response

```
{
  "RESPONSE_CODE":"1",
  "RESPONSE_MESSAGE":"SUCCESS",
  "ISSUER":"{" ISSUERS_EMI_DETAILS":[
   {
     "LIST_EMI_TENURE":[
       {
         "TENURE_IN_MONTHS":"3",
         "MONTHLY_INSTALLMENT":"12200.54",
         "BANK_INTEREST_RATE":"10.00",
         "INTEREST_PAY_TO_BANK":"601.62",
         "TOTAL_OFFERED_DISCOUNT_PERCENTAGE":"10.00",
         "TOTAL_OFFERED_DISCOUNT":"4000.00",
         "EMI_CALCULATION_MESSAGE":"EMI is Calculated On Discounted
         Amount", "TOTAL_DISCOUNTED_AMOUNT":"36000.00"
       },
       {
         "TENURE_IN_MONTHS":"1",
         "MONTHLY_INSTALLMENT":"0.00",
         "BANK_INTEREST_RATE":"0.00",
         "INTEREST_PAY_TO_BANK":"0.00",
         "TOTAL_OFFERED_DISCOUNT_PERCENTAGE":"10.00",
         "TOTAL_OFFERED_DISCOUNT":"4000.00",
         "EMI_CALCULATION_ MESSAGE ":"No EMI Only Discount Is Available",
         "TOTAL_DISCOUNTED_AMOUNT":"36000.00"
       }
     ],
     "ISSUER_NAME":"HDFC"
   },
   {
     "LIST_EMI_TENURE":[
       {
         "TENURE_IN_MONTHS":"3",
         "MONTHLY_INSTALLMENT":"12430.56",
         "BANK_INTEREST_RATE":"8.00",
         "INTEREST_PAY_TO_BANK":"491.68",
         "TOTAL_OFFERED_DISCOUNT_PERCENTAGE":"8.00",
         "TOTAL_OFFERED_DISCOUNT":"3200.00",
         "EMI_CALCULATION_ MESSAGE ":"EMI is Calculated On Discounted Amount",
```

```
          "TOTAL_DISCOUNTED_AMOUNT":"36800.00"
        },
        {
          "TENURE_IN_MONTHS":"1",
          "MONTHLY_INSTALLMENT":"0.00",
          "BANK_INTEREST_RATE":"0.00",
          "INTEREST_PAY_TO_BANK":"0.00",
          "TOTAL_OFFERED_DISCOUNT_PERCENTAGE":"10.00",
          "TOTAL_OFFERED_DISCOUNT":"4000.00",
          "EMI_CALCULATION_ MESSAGE ":"No EMI Only Discount Is Available",
          "TOTAL_DISCOUNTED_AMOUNT":"36000.00"
        }
      ],
      "ISSUER_NAME":"YES"
    },
    {
      "LIST_EMI_TENURE":[
        {
          "TENURE_IN_MONTHS":"3",
          "MONTHLY_INSTALLMENT":"12200.54",
          "BANK_INTEREST_RATE":"10.00",
          "INTEREST_PAY_TO_BANK":"601.62",
          "TOTAL_OFFERED_DISCOUNT_PERCENTAGE":"10.00",
          "TOTAL_OFFERED_DISCOUNT":"4000.00",
          "EMI_CALCULATION_ MESSAGE ":"EMI is Calculated On Discounted
          Amount", "TOTAL_DISCOUNTED_AMOUNT":"36000.00"
        },
        {
          "TENURE_IN_MONTHS":"1",
          "MONTHLY_INSTALLMENT":"0.00",
          "BANK_INTEREST_RATE":"0.00",
          "INTEREST_PAY_TO_BANK":"0.00",
          "TOTAL_OFFERED_DISCOUNT_PERCENTAGE":"10.00",
          "TOTAL_OFFERED_DISCOUNT":"4000.00",
          "EMI_CALCULATION_ MESSAGE ":"No EMI Only Discount Is Available",
          "TOTAL_DISCOUNTED_AMOUNT":"36000.00"
        }
      ],
      "ISSUER_NAME":"RBL Bank"
    }
  ]
}"
}
```

2.6 Response Codes

The following section describes the set of Response codes and the corresponding response messages.

Response Code	Response Message
1	SUCCESS
-1	FAILURE
-2	MERCHANT_ACCESS_CODE CAN NOT BE NULL OR BLANK
-4	AMOUNT CAN NOT BE NULL OR BLANK
-5	PRODUCT_CODE CAN NOT BE NULL OR BLANK
-14	MERCHANT_ID CAN NOT BE NULL OR BLANK
-6	INVALID MERCHANT_ID OR MERCHANT_ACCESS_CODE
-7	INVALID PRODUCT_CODE
-8	INVALID AMOUNT
-10	INVALID MERCHANT_ID
-11	EITHER PRODUCT_CODE NOT PRESENT OR MAPPING NOT PRESENT WITH MERCHANT
-13	NO EMI FACILITY IS AVAILABLE ON THIS PRODUCT
-14	MERCHANT_ID CAN NOT BE NULL OR BLANK