

# Pine Labs Payment Gateway

## Seamless EMI V1.0

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## DOCUMENT VERSION HISTORY

Version	Description	Author	Approved by	Remark
1.0	First draft	Vishal Mishra		

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## 1 Introduction

Seamless EMI flow allows merchant to display EMI offer and collect card details on its website. This flow enhances customer experience as there will not be multiple redirection.

### 1.1 Related Documentation

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

Document	Description
Pine Labs EMI Calculator API.pdf	Describes about EMI calculator API
Pine Labs payment gateway integration guide.pdf	Payment gateway Integration guide

## 2 Seamless EMI Transaction flow

EMI transaction includes two types of EMI programs offered by PineLabs, they are Brand EMI and Bank EMI.

### 2.1 Steps

Following steps are involved in seamless flow of the EMI transactions:

- Fetching EMI offer through EMI calculator api.
- Validation of EMI offers on customer card through Scheme Validation api.
- Purchase transaction request.
- IMEI Validation to ensure the product belongs to the OEM which is sub venting the EMI transaction

#### EMI Calculator

Merchant website needs to integrate the EMI calculator api to show the EMI offer applicable on a product.

API details can be found in [Pine Labs EMI Calculator API.pdf](#)

## Scheme Validation

After the customer has selected the issuing bank, EMI tenure and entered the card details. Card number validity on offer selected will be authenticated using the scheme validation api.

### Request parameter

Key	Value type	Details
MERCHANT_ID	Numeric	As shared by PineLabs
PRODUCT_CODE	String	Merchant product code which is configured at PineLabs as per merchants request, this parameter is optional for Bank EMI transaction.
AMOUNT	Numeric	Amount of the transaction in paisa
SCHEME	String	As received in the response of the EMI calculator, for example : [{"PROGRAM_TYPE":106,"SCHEME_ID":5824}]
TENURE_ID	Numeric	As received in the response of EMI calculator against the scheme
KEY_ID	Numeric	ID of the key which is used to encrypt the card number.
CARD_NUMBER	String	AES Encrypted card number
MERCHANT_ACCESS_CODE	String	As shared by Pinelabs

### Response parameter

Key	Value type	Details
RESPONSE_CODE	Numeric	Value 1 is Success,-1 is Failure
RESPONSE_MESSAGE	String	SUCCESS,FAILURE

## Purchase Transaction Request

After the card number is validated, complete encrypted card details along with EMI parameter will be passed in this request to Pine Labs payment gateway.

Purchase request details can be found in [Pine Labs payment gateway integration guide.pdf](#)

## IMEI Validation Request

Merchant can use our IMEI validation api to validate the product IMEI against the Transaction.

IMEI Validation request details can be found in [Pine PG-IMEI validation API Integration V1.0.pdf](#)