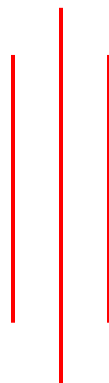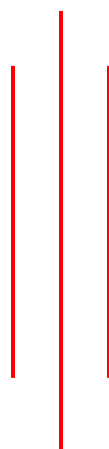# ePayment
Gateway
Version: 1.0.1

Prabhu Technology Pvt. Ltd.
Kamaladi-31, Kathmandu, Nepal
Tel: 01-4004781/2/3/4, 01-4024011
Viber: 9860610000 / 9801572999
eMail: info@prabhupay.com
web: www.prabhupay.com

TABLE OF CONTENTS

1) Introduction of the Company

Prabhu Technology Pvt Ltd "PrabhuPAY" was established in 26 May 2014; is a technical innovation company registered in Nepal to provide high quality EFT (Electronic Fund Transfer) and FIS (Financial Inclusion Services) to its customer and merchant to transfer fund and do utility/bill payment in Nepal from all over the world. Prabhu Technology makes life easier, safer and secure in terms of physical movement and accessibility of money. One of the major objectives of this company is to innovate and provide inclusive digital solution with Card & Wallet in a fully automated environment to the various types of merchant, customer, financial Institutes, Telco Operators and vendors.

Prabhu Technology Pvt Ltd having in-house Software Development team, provides custom system design and software development, implementation process, quality assurance, upgrades and enhancements with cutting edge technologies by highly experienced IT professionals. Our major expertise includes Android App Development, IOS development, Dot Net Framework etc. Using these we have number of in-house products which include CBS, Remittance Software, mobile and Internet Banking solutions etc.

Remittance **[PrabhuPay Wallet]**

Card Solutions – Debit Card, Prepaid Cards, Remittance Card **[SCT and UPI Joint]**

Mobile Wallet **[PrabhuPay Wallet via Internet (Web/App)]**

Mobile Financial Services **[Registered in PrabhuPAY Wallet via active Ncell numbers]**

E-Banking & SMS Banking **[Prabhu Cooperative Solution V3 user and via PRABHU Network]**

QR Payment **[PrabhuPay Wallet/Merchant and Interoperable network]**

Objective

To establish a State of the Art truly cloud based solutions to cater the latest compliance and service need of financial institutions by increasing financial reach of banked and unbanked people of Nepal through various type of e-Banking Delivery Channels and to make it use friendly for the mass acceptability.

Mission

To help members provide value to their customers and end-users, we enable the widest reach and richness of products and services in the business of transferring value while maintaining cost-efficient, secured and reliable operations, through an electronic infrastructure of shared resources and alliances with strategic partners.

Vision

To become the premiere e-service provider enabling electronic exchange of value and information among banks and all other financial entities within and beyond Nepal borders.

2) Transactions Flow

(4) CheckStatus	**(3)** CallBack	**(2)** Process Viaredire ctionUrl	**(1)** Initiate Transactions
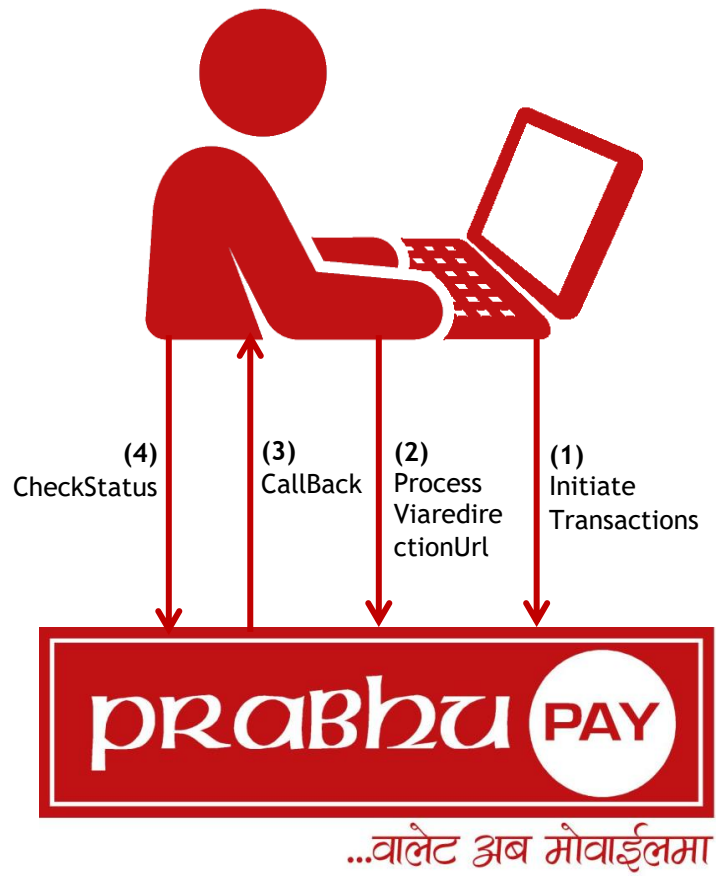
3) Initiate Payment(/api/EPayment/Initiate)

URL: https://stagesys.prabhupay.com/api/EPayment/Initiate
Method: POST
Format: application/json

Request Description

Parameter	Data Type	Required	Remarks
totalAmount	decimal	yes	Payable Amount
merchantId	string	yes	Shall be Provided
password	string	yes	Shall be Provided
invoiceNo	string	yes	Unique Value
productDetails productName string yes quantity number yes rate number yes total decimal yes			**List of the Products**
remarks	string	yes	
returnUrl	string	yes	Redirection URL, Partner should provide

Request Parameter

```
{
"totalAmount": 10,
"merchantId": "xxx",
"password": "xxx",
"invoiceNo": "TXN57895123",
"productDetails": [
{
"productName": "MASK",
"quantity": 4,
"rate": 3,
"total": 12
},
{
"productName": "Discount",
"total": -2
}
],
"remarks": "abc",
"returnUrl": "xxxxx.xx"
}
```

Response Description

Parameter	Data Type	Required	Remarks
status	string	yes	00 – Success 98 – Duplicate invoice number 95– Unauthorized Access
success	boolean	yes	True in case of success and false in case of failure
message	string	yes	According to Status
data	object	yes	Refer to Response Example Below
redirectionUrl	string	yes	Capture and process

Response Parameter

Case 1: Case 00

```
{
  "status": "00",
  "success": true,
  "message": "Successful Operation",
  "data": {
    "redirectionUrl":
"https://stageepayment.prabhupay.com?processId=da9845ac-1aa5-408e-80b0-07e5cd70d4ec"
  },
  "transactionId": "019607140859128697"
}
```

Case 2: Other

```
{
"success":false,
"message":"According to Status",
"data":null
}
```

Procedure

- ✓ Partner shall capture **redirectionUrl** obtained in response of Initiatepayment method and display PrabhuPAY login panel with transaction details.
- ✓ PrabhuPAY wallet user authorized transaction.
- ✓ PrabhuPAY shall call **ReturnUrl** with below parameters from server level and also redirects users to same **ReturnUrl** *[Where method should be post and parameter should be as below];*

Parameter	Data Type	Required	Remarks
Success	boolean	yes	Will define the completion of transaction.
Status	string	yes	Status of the transaction
Message	string	yes	Information of the transaction
TransactionId	string	yes	PrabhuPAY defined unique transaction identifier
PostBack	boolean	yes	Method that defines redirection: **True**: PrabhuPAY Server level call **False**: User redirect request
InvoiceNo	string	yes	InvoiceNo provided in Inititate method

- ✓ As per the response received in Partner side, partner shall process further.
- ✓ Partner should call CheckStatus to verify transaction.

....

Note: The response received from **CheckStatus** method should only be considered as **final Response.**

4) CheckStatus(/api/EPayment/CheckStatus)

URL: https://stagesys.prabhupay.com/api/EPayment/CheckStatus
Method: POST
Format: application/json

Request Description

Parameter	Data Type	Required	Remarks
merchantId	string	yes	Shall be Provided
invoiceNo	string	no	Check status by either one is mandatory
transactionId	string	no	
password	string	yes	Shall be Provided

Request

```
{
  "merchantId": "xxxxx",
  "invoiceNo": "",
  "transactionId":"019707150651128743",
  "password": "xxxx"
}
```
Or

```
{
  "merchantId": "xxxx",
  "invoiceNo": "TXN87895723",
  "transactionId":"",
  "password": "xxxx"
}
```

Response Description

Parameter	Data Type	Required	Remarks
status	string	yes	00 – Success IN – Transaction initiated 95 - Unauthorized Access 98 - No such transaction found **Other response Represent Failure Transaction**
success	Boolean	yes	True in case of success and false in case of failure
message	String	yes	According to Status
data		no	Refer to Response Example Below

Note:
- ✓ Reponses IN means respective user do not verified transactions till this time.
- ✓ Charge referred to (Settlement Amount = Paid Amount – Charge Amount)

Response

```
{
  "status": "00",
  "success": true,
  "message": "Operation Success",
  "data": {
    "amount": 12,
    "charge": 0.24
   "invoiceNo": " TXN87895723",
   "transactionId": "019707150651128743"
  }
}
```

Or

```
{
  "status": "98",
  "success": false,
  "message": "No such transaction found.",
  "data": null
}
```

5) Refund Amount(/api/EPayment/RefundTransaction)

URL: https://stagesys.prabhupay.com/api/EPayment/RefundTransaction
Method: POST
Format: application/json

Request Description

Parameter	Data Type	Required	Remarks
merchantId	string	yes	Shall be Provided
password	string	yes	Shall be Provided
invoiceNo	string	yes	Respective invoice number
transactionId	string	yes	PrabhuPay TransactionId
remarks	string	yes	Reason for refund
amount	decimal	yes	Amount to be refunded

Request

```
{
  "merchantId": "xxxxx",
  "invoiceNo": "123456",
  "transactionId":"019707150651128743",
  "password": "xxxx",
  "remarks": "refund",
  "amount": 10.00
}
```

Response

```
{
  "status": "00",
  "success": true,
  "message": "Transaction has been refunded successfully.",
  "data": null,
}
```

Note:

✓ Response ***status: 00*** is successful refund while rest of others statuses are failed refund. Please refer to message or contact PrabhuPAY team for details.

✓ Respective gateway should have sufficient balance to refund amount.

6) Create Test Account

URL: https://stageclient.prabhupay.com/

- ✓ Open the above URL and register test mobile number
  (Ncell number preferred)
- ✓ Set eCommerce PIN or Transactions PIN by login into above portal
- ✓ Request for Fund Load into the registered mobile number
- ✓ You can follow the test

Note: Partner must provide DEMO from test/sandbox environment before going LIVE.

THANKS
MANAGEMENT