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BillDesk Payment Gateway

-- Technical Interface Document v1.0

Kuhipaat Communications & Technology Pvt Ltd - Payment Point

IndiaIdeas.com Limited
8th Floor, Supreme Chambers
Off Veera Desai Road
Andheri (W) Mumbai 400 053
Tel: 61060600

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1. Background

This note briefly describes the mode/manner of technical integration between BillDesk Payment Gateway and Payment Point for enabling online transactions for various merchants of Payment Point.

Payment Point will onboard its various merchant with BillDesk for payment processing.

2. BillDesk Payment Gateway Service

BillDesk offers electronic payment gateway services to merchant organizations through its partnerships with various banks and card companies. BillDesk would facilitate the payment gateway integration for Payment Point.

3. Process Flow

This section briefly details the overall transaction flow, and the related reconciliation and reporting processes

Transaction Process

❑ User logs-in at the Merchant website for Online payment

❑ User then decides to pay; clicks on 'Pay'

❑ Merchant website will log the order by generating a unique merchant transaction Ref Number; and establish a connection with the Payment Point.

❑ Payment Point will log the order by generating a unique merchant transaction at its end and establish a connection with BillDesk Payment Gateway Interface [refer the section on Payment Request]

❑ At the BillDesk Payment Gateway; User is displayed various 'payment options' that he can use, for e.g. Online Net Banking / Credit / Debit cards

❑ User is taken to the page of that specific bank via BillDesk. User then enters the relevant authentication details [i.e. User ID/ Card Number/ Password] at the bank's website

❑ User's account is debited and the User is then redirected back to the designated Return URL [RU] of Payment Point.

❑ BillDesk Payment Gateway will provide the return response to the designated return URL received in the initial transaction request. Payment Point can use this response to update its system and display to the User that the payment process was successful

❑ BillDesk payment gateway also generates a **unique Transaction ID** against each order number that is received – this could be displayed to the User; and used for any queries relating to the transaction

Reconciliation Process [at BillDesk]

❑ On the next day, BillDesk will reconcile the online transactions with the credits received based on the batch files received from the bank(s)

❑ After reconciling, BillDesk will generate an MIS report for Payment Point – that will include the key parameters – Order Number and the Transaction ID generated by BillDesk

❑ This report will contain the successful transactions; and the refunds that would have been initiated by Payment Point for specific transactions

❑ Net amount [of BillDesk Charges] will be provided to Payment Point with an MIS Report [**'Merchant TID Report'**]

4. Merchant Onboarding process

As per the kind of integration desired, there will multiple merchants of Payment Point, which will be enabled for this workflow. Following is the onboarding process, which should be followed:

1. Merchant details required are shared in the excel file (format will be shared separately)
2. KYC (list will be shared separately)

5. Technical Integration with BillDesk

Key aspects of the integration between Payment Point and BillDesk are described in the paragraphs below:

Payment Request

❑ For the constructed pipe separated message, Payment Point website computes a checksum and appends it as the last value of the pipe separated string

❑ Payment Point website then redirects the payment request to the BillDesk at a specified URL with the parameter 'msg' containing the pipe separated string

❖ **API Specifications (Credit Cards / Debit Cards / Net Banking/ UPI)**

❑ Payment Point website constructs a pipe separated message [refer below] containing some key inputs such as:

Token	Sample Value	Description
MerchantID	ABCD	As provided by BillDesk during integration
CustomerID	NG123456789	Payment Point's Unique Order / Txn Reference Number
Filler1	NA	Fixed Value 'NA'
TxnAmount	94.00	Transaction Amount (Rs.Ps format)
BankID	IDB	Basis payment options list shared by BillDesk for each payment option.
Filler2	NA	Fixed Value 'NA'
Filler3	NA	Fixed Value 'NA'
CurrencyType	INR	Fixed Value INR (max length 3)
ItemCode	DIRECT	Basis the payment options list shared by BillDesk for each payment option.
TypeField1	R	Fixed Value (max length 1)
SecurityID	NG-NA	As provided by BillDesk during integration
Filler4	NA	Fixed Value NA
Filler5	NA	Fixed Value NA
TypeField2	F	Fixed Value (max length 1)
AdditionalInfo1	AA12345	Merchant's Unique Order Number
AdditionalInfo2	john@doe.com	Customer's Email Id
AdditionalInfo3	9999955555	Customer's Mobile Number (No special characters allowed)
AdditionalInfo4	NA	Additional Information, if required
AdditionalInfo5	NA	Additional Information, if required
AdditionalInfo6	NA	Additional Information, if required
AdditionalInfo7	NA	Additional Information, if required
RU	http://www.domain.com/response.jsp	Return URL where the payment gateway response is to be received by Payment Point. Note: 1. No parameters should be appended to the RU value. 2. Should not contain the following words (cAsE InSensiTivE): ▪ script ▪ javascript
Checksum	AB6VN3245B66FE9511DB2A854AAA32ADC563E789CF213CA19E274F18F330G547	Computed checksum hash by Payment Point

Note: The pipe separate message to be constructed must be in line with the message description provided below. Only the key fields have been described in the table above. For some fields which are fixed as NA refer the 'Message description' below in the Payment Request section.

Payment Request

Message description

MerchantID|CustomerID|NA|TxnAmount|BankID|NA|NA|CurrencyType|ItemCode|TypeField1|SecurityID|NA|NA|TypeField2|AdditionalInfo1|AdditionalInfo2|AdditionalInfo3|NA|NA|NA|NA|RU|Checksum

Sample message for checksum value generation

ABCD|NG123456789|NA|94.00|IDB|NA|NA|INR|DIRECT|R|NG-NA|NA|NA|F|AAA12345|john@doe.com|9999955555|NA|NA|NA|NA|http://www.domain.com/response.jsp

Assume the checksum value generated was AB6VN3245B66FE9511DB2A854AAA32ADC563E789CF213CA19E274F18F330G547

Sample Txn Initiation Message to be sent to BillDesk URL as parameter 'msg'

ABCD|NG123456789|NA|94.00|IDB|NA|NA|INR|DIRECT|R|NG-NA|NA|NA|F|AAA12345|NA|NA|NA|NA|NA|NA|http://www.domain.com/response.jsp|AB6VN3245B66FE9511DB2A854AAA32ADC563E789CF213CA19E274F18F330G547

Payment Response

The payment response is sent to the Return URL [RU] specified dynamically by Merchant for each transaction.

This response is a **browser** response and the message will be posted to the Merchant's Return URL as a parameter - **msg**

Response Message description:

MerchantID|CustomerID|TxnReferenceNo|BankReferenceNo|TxnAmount|BankID|BankMerchantID|TxnType|CurrencyName|ItemCode|SecurityType|SecurityID|SecurityPassword|TxnDate|AuthStatus|SettlementType|AdditionalInfo1|AdditionalInfo2|AdditionalInfo3|AdditionalInfo4|AdditionalInfo5|AdditionalInfo6|AdditionalInfo7|ErrorStatus|ErrorDescription|CheckSum

Sample Response Message

ABCD|NG123456789|MIDB0412001668|NA|00000094.00|IDB|22270726|01|INR|DIRECT|NA|NA|NA|29-05-2013 16:08:56|0300|NA|AAA12345|john@doe.com|9999955555|NA|NA|NA|NA|NA|NA|ASER4567TYH66FE9511DB2A854AAA32ADC563E789CF213CA19E274F112SR57YHG4

Payment Updation process at Payment Point's end

The following process should be followed at Payment Point's end for receiving and processing the payment response:

(a) Receive and Read the Payment Response message

(b) Generate the 'checksum value' for the Payment Response and validate it with the 'checksum value' received in the Payment Response. If they match; proceed to step (c) below; else log it as a FAILURE.

(c) Update the original record in the Payment Point system based on the 'AuthStatus' field received in the Payment Response.

Refer the table below for various values that are received in the AuthStatus field, and the related Transaction Status. The updation to the original record must be done as follows:

Successful transaction
Update <record> set STATUS = 'SUCCESS' where ORIGINALSTATUS='PENDING' and ORDERNUMBER=' 123456789' and TRANSACTIONAMOUNT='94.00'

Failure transaction
Update <record> set STATUS = 'FAILURE' where ORIGINALSTATUS='PENDING' and ORDERNUMBER=' 123456789' and TRANSACTIONAMOUNT='94.00'

(d) The above updation process ensures the following:
- ❑ Only the original record is updated [through the Unique Order Number]
- ❑ The record is updated only once [for original status=PENDING]
- ❑ The record is updated for the same 'Transaction Amount' that was initiated by the merchant.

Authorization status

AuthStatus	Description
0300	Success
0399	Failure
NA	Error Condition [e.g. Txn not found/ Invalid checksum/ Invalid Request IP etc]
0002	Pending/Abandoned
0001	Error at BillDesk

For all AuthStatus that is not a Success, an ErrorDescription would be provided in the Payment Response.

6. Online Query API

Payment Point can use the Online Query API to check the transaction status available on the BillDesk Payment Gateway platform. The Query is based on the Payment Point Transaction ID that is unique in the BillDesk platform.

REQUEST

Following are values that need to be sent pipe delimited as parameter 'msg' using the HTTP POST method to a designated BillDesk Query URL: https://www.billdesk.com/pgidsk/PGIQueryController

REQUEST		
Parameter	**Sample Value**	**Description**
RequestType	0122	Fixed value
Merchant ID	ABCD	Fixed Value (to be provided by BillDesk)
Customer ID	ARP10234	Payment Point Transaction ID that that was sent in 'CustomerID' in the Transaction Initiation Request
Current Date/ Time stamp	20130325182510	Current Date/Time stamp at the time of initiating the query request [yyyymmdd24hhmmss]
Checksum	AJ598DJ538566FE9511DO47A1BG94M2ADC563E789CF213CA19E274F1W84NCZ40M	Checksum computed by Payment Point

For example – the 'msg' parameter would contain the following value:

0122|ARP10234|ARP10234|20130325182510|AJ598DJ538566FE9511DO47A1BG94M2ADC563E789CF213CA19E274F1W84NCZ40M

RESPONSE

Following are values that are provided as a pipe delimited output:

Tokens	Sample Value	Description
RequestType	0130	Fixed value
MerchantID	ARP10234	As per setup
CustomerID	123456	Payment Point Unique Order / Txn Reference Number
TxnReferenceNo	MIDB1234567890	BillDesk PG Txn Ref Number
BankReferenceNo	8576304	Reference number provided by bank
TxnAmount	100.00	Transaction Amount
BankID	IDB	Internal Value for processor; Payment Point can ignore
Filler1	A1232124	Internal Value for processor; Payment Point can ignore
TxnType	NA	Internal Value for processor; Payment Point can ignore
CurrencyType	INR	Internal Value for processor; Payment Point can ignore

ItemCode	DIRECT	Internal Value for processor; Payment Point can ignore
Filler2	NA	Internal Value for processor; Payment Point can ignore
Filler3	NA	Internal Value for processor; Payment Point can ignore
Filler4	NA	Internal Value for processor; Payment Point can ignore
TxnDate	23-11-2013 16:03:08	Transaction date time as per BillDesk platform
AuthStatus	0300	Refer table below for possible AuthStatus values
Filler5	NA	Internal Value for processor; Payment Point can ignore
AdditionalInfo1	NA	Value that was passed in the payment request is passed back here.
AdditionalInfo2	NA	Value that was passed in the payment request is passed back here.
AdditionalInfo3	NA	Value that was passed in the payment request is passed back here.
AdditionalInfo4	NA	Value that was passed in the payment request is passed back here.
AdditionalInfo5	NA	Value that was passed in the payment request is passed back here.
AdditionalInfo6	NA	Value that was passed in the payment request is passed back here.
AdditionalInfo7	NA	Value that was passed in the payment request is passed back here.
ErrorStatus	NA	Error Status provided here
ErrorDescription	NA	Error/ transaction failure description provided here
Filler6	NA	Fixed value NA
Refund Status	0699	0699 – Cancellation 0799 – Refund NA – Refund Not Available for this request
TotalRefundAmount	50.00	Total Refund Amount for this transaction
LastRefundDate	20130320	Last Refund Date in YYYYMMDD format
LastRefundRefNo	MSBI04120016681	BillDesk Payment Gateway Refund ID
QueryStatus	Y	Y – Request Successfully Processed N- Invalid Request / Parameters
Checksum	AB6VN3245B66FE9511DB2A854AAA32ADC563E789CF213CA19E274F18F330G547	Computed checksum by BillDesk. *Payment Point must always validate this checksum before updating the payment status in its platform.*

For example:

0130|ABCD|123456|MPNB1234567890|NA|94.00|PNB|NA|NA|INR|NA|NA|NA|DIRECT|23-11-2013 16:08:56|0300|NA|NA|NA|NA|NA|NA|NA|NA|NA|NA|0699|50.00|20130320|MPNB12345678901| Y|AB6VN3245B66FE9511DB2A854AAA32ADC563E789CF213CA19E274F18F330G547

Notes:

1. Refer combination of "Auth Status" and "Refund Status" [from the Query API response message] to determine whether the transaction is
    o Successful
    o It has been cancelled / refunded [i.e. processed for a refund back to the customer].
    o Failure

2. Payment Point public IP address must be white listed at BillDesk in order to be able to initiate Query API requests to BillDesk

3. The following Status Map to be referred for understanding the status of a transaction:

Sr. No	Auth Status	Refund Status	Description
1	0300	0699	Payment status (0300) is success but it has been process for cancellation (0699) i.e. refunded back to customer
2	0300	0799	Payment status (0300) is success and a refund [either partial/full] was initiated for this transaction
3	0300	NA	Payment status (0300) is success and is currently not refunded or cancelled.
4	0002	NA	This transaction is not yet completed or was abandoned by the user.
5	0399	NA	This is a failure transaction.
6	0001	NA	Retry the Query API
7	NA	NA	Payment Point team should log such errors and review the same to find out if any parameters etc were incorrectly sent in the Request. If required, reach out to BillDesk team for any assistance for such cases.

7. Online Refund API

Payment Point can use this API to process an online refund. Refunds can be processed either in multiple parts or in full until the entire amount of the transaction is refunded.

REQUEST

Following are values that need to be sent pipe delimited as parameter 'msg' using the POST method to a designated BillDesk URL: https://www.billdesk.com/pgidsk/PGIRefundController

Parameter	Sample Value	Description
RequestType	0400	Fixed value
MerchantID	ABCD	Fixed Value (as provided by BillDesk)

TxnReferenceNo	MSBI0412001668	BillDesk Payment Gateway Transaction Reference Number
TxnDate	20090306	Transaction Date in YYYYMMDD format. This value must be as per the transaction date recorded in the BillDesk Payment Gateway.
CustomerID	ARP10234	Payment Point's Unique Txn Reference Number/ Order Number of the original transaction
TxnAmount	2.00	Original TxnAmount
RefAmount	2.00	Refund Amount -In case of cancellation RefAmount should be equal to TxnAmount
RefDateTime	201112020112323	System Date Time (yyyymmdd24hhmmss)
MerchantRefNo	12121212	Payment Point's Unique Refund Reference Number (Can be alphanumeric; max 20 characters; with no special characters)
Filler1	NA	Fixed value; for future use
Filler2	NA	Fixed value; for future use
Filler3	NA	Fixed value; for future use
Checksum	63364AC67A55E63CB4E1E6D8F9DDF494AFB6A058F0831FED2053F08B020DD825	Checksum value

For example – the 'msg' parameter would contain the following value:

0400|ABCD|MSBI0412001668|20090306|ARP10234|2.00|2.00|201112020112323|12121212|NA|NA|NA|63364AC67A55E63CB4E1E6D8F9DDF494AFB6A058F0831FED2053F08B020DD825

RESPONSE

Following is the response received from the BillDesk Payment Gateway:

Parameter	Sample Value	Description
RequestType	0410	Fixed value
MerchantID	ABCD	Fixed Value
TxnReferenceNo	MSBI0412001668	BillDesk Payment Gateway Transaction Reference Number
TxnDate	20090306	Transaction Date in YYYYMMDD format
CustomerID	ARP10234	Payment Point's Unique Txn Reference Number/ Order Number of the original transaction
TxnAmount	2.00	Original TxnAmount
RefAmount	2.00	Refund Amount - In case of cancellation RefAmount should be equal to TxnAmount
RefDateTime	201112020112323	System Date Time
RefStatus	0799	0699 – Cancellation 0799 – Refund
RefundId	MSBI04120016681	BillDesk Payment Gateway Refund ID
ErrorCode	NA	Error code in case of error

ErrorReason	NA	Error reason in case of error
ProcessStatus	Y	Y – Process success N – Error in process
Checksum	9B7FDA9F6594E4DCF0B C5BC81DF03316CC94F8 1ED6218E4E20A32EC01 E505EC0	Checksum value

For example:

0410|ABCD|MSBI0412001668|20090306|ARP10234|2.00|2.00|201112020112323|0799|MSBI04120
016681|NA|NA|Y|9B7FDA9F6594E4DCF0BC5BC81DF03316CC94F81ED6218E4E20A32EC01E505EC0

Payment Point must verify the checksum before consuming the response.

Notes:

1. A refund request can be rejected for various reasons e.g. Refund Amount greater than Transaction Amount, some data point in invalid etc. Also, failed requests like these won't be registered in the BillDesk platform. Hence if it is a valid refund request the response will have ProcessStatus as 'Y' else a response as 'N' is returned.

2. For a Timeout scenario there could be following possible cases:

   a. BillDesk Payment Gateway did not receive the refund request in the first place. Thus, if the Payment Point retries the refund request it will be treated as a fresh refund request and processed accordingly.

   b. Payment Point did not receive the refund response from BillDesk Payment Gateway hence Payment Point can retry the same refund request.
      i. The re-tried refund request will be responded back with 'success' as status [subject to all data points being correct] if the first refund request had 'failed'.
      ii. The re-tried refund request will be responded back with 'failure' and an ErrorCode that will indicate that the failure is due to a 'duplicate request'. In that case Payment Point can mark the first refund request as successful.

Error Code List:

ErrorCode	ErrorReason	Remarks
ERR_REF001	Transaction not found	BillDesk does not have the said transaction at the time when Payment Point sent this request.
ERR_REF002	Invalid MerchantRefNo	Value beyond the permissible max length/ characters.
ERR_REF003	Invalid MerchantID	Merchant ID is invalid. Merchant should check this and provide a valid value.
ERR_REF004	Invalid CustomerID	Merchant Txn ID is invalid. Payment Point should check this and provide a valid value.
ERR_REF005	Transaction is not successful	Txn is currently not in a "Success" state at payment gateway hence refund cannot be done
ERR_REF006	Invalid refund amount	Refund amount is invalid. Payment Point should check this and provide a valid value.
ERR_REF007	Invalid transaction date	Transaction date is invalid. Payment Point should check this and provide a valid value.
ERR_REF008	Refund amount is greater than transaction amount	Amount that is being refunded is greater than the total transaction amount. A refund (full or partial refunds) cannot be processed in excess

		of the overall transaction amount.
ERR_REF009	Cancel request already received	This transaction is already cancelled. Cannot retry.
ERR_REF010	Refund amount greater than transaction amount	Amount that is being refunded is greater than the total transaction amount. A refund (full or partial refunds) cannot be processed in excess of the overall transaction amount.
ERR_REF011	Invalid source	Request received from an unknown (not whitelisted) IP address or an invalid merchant id.
ERR_REF012	Invalid checksum	Invalid checksum. Payment Point should check this issue.
ERR_REF013	Cannot process request right now. Duplicate request	Duplicate Request / Idempotency error. Cannot retry.
ERR_REF014	Invalid message	Invalid message. Payment Point should check this issue, fix and can then retry.
ERR_REF015	Processing error	Some error while processing at BillDesk. If this persists, Payment Point should inform BillDesk
ERROR_MSG001	Invalid message code	Invalid message code. Payment Point should check this issue, fix and can then retry.
ERREXCEPTION1001	Internal server error.	Some error while processing at BillDesk. If this persists, Payment Point should inform BillDesk
ERREXCEPTION1002	Internal server error.	Some error while processing at BillDesk. If this persists, Payment Point should inform BillDesk
ERREXCEPTION1003	Internal server error.	Some error while processing at BillDesk. If this persists, Payment Point should inform BillDesk
ERREXCEPTION1004	Internal server error.	Some error while processing at BillDesk. If this persists, Payment Point should inform BillDesk

8. Unified TID [Settlement] Report

As there are multiple merchants [of Payment Point] which will be enabled for this workflow, a single TID [Settlement] Report will be provided to Payment Point and a single consolidated credit for the same will be provided to an underlying bank account of Payment Point.

The BillDesk Payment Gateway platform will be generating three types of files as part of the Merchant TID Report output:

1) Settlement Batch File:

It will contain only the successfully authorized and automatically settled transactions.

The first row will contain the column headers

File Naming Convention: PV_<ID>_<PV_NUMBER>_Success.txt

File Format: CSV format with ASCII data.

Fields:
[Biller Id,Bank Id,Bank Ref. No.,PGI Ref. No.,Ref. 1,Ref. 2,Ref. 3,Ref. 4,Ref.5,Ref. 6,Ref. 7,Ref. 8,Filler,Date of Txn,Settlement Date,Gross Amount(Rs.Ps),Charges (Rs.Ps),S Tax (Rs Ps),Net Amount(Rs.Ps)]

Example:
MerchantId1,IDB,638123,MIDB9126123456,NG123456789,AAA12345,NA,NA,NA,NA,NA,NA,NA,29/05/2013 16:08:56,30/05/2013 18:47:01,94.00,0.15,0.02,78.98

2) Refund Batch File:

It will contain the refunds that were successfully accepted by BillDesk basis initiation by Payment Point.

The first row will contain the column headers

File Naming Convention: PV_<ID>_<PV_NUMBER>_Refund.txt

File Format: CSV format with ASCII data.
Fields:
[Biller Id,Bank Id,Bank Ref. No.,PGI Ref. No.,Ref. 1,Ref. 2,Ref. 3,Ref. 4,Ref. 5,Ref. 6,Ref. 7,Ref. 8,Filler,Date of Transaction,Settlement Date,Gross Amount(Rs.Ps),Refund ID,Refund Date,Refund Amount (Rs.Ps.)]

Example:
MerchantId1,SBI,086205,MSBI2714320214,NG957345,BBB1238,NA,NA,NA,NA,NA,NA, NA,02/04/2013 19:31:51,NA,2.00,MSBI27143202141,07/04/2013 15:28:48,1.00

3) Chargeback Batch File:

It will contain the chargeback transactions.

The first row will contain the column headers

File Naming Convention: PV_<ID>_<PV_NUMBER>_Chargeback.txt

File Format: CSV format with ASCII data.

Fields:
[Biller Id,Bank Id,Bank Ref. No.,PGI Ref. No.,Ref. 1,Ref. 2,Ref. 3,Ref. 4,Ref.5,Ref. 6,Ref. 7,Ref. 8,Filler,Date of Transaction,Settlement Date,GrossAmount(Rs.Ps),Chargeback Reason,Chargeback date,Chargeback Amount (RsPs)]

Example:
MerchantId1,DBK,086205,MDBK2714320214,NG37821,DDD839440,NA,NA,NA,NA,NA,NA,NA,06/05/2013 12:05:22,07/05/2013 00:30:06,100.00,NA,20/07/2013 15:54:27,100.00

4) Payment Summary/Voucher Batch File:

This report will help give a payment summary level visibility across the various merchants for Payment Point.

File Naming Convention: PV_<ID>_<PV_NUMBER>_.xlsx

File Format: Excel (2007) format

- "Net Credit" field indicates the single consolidated credit that SBI will receive into the designated Payment Point Bank Account.
- "PV Number" field indicates the Payment Voucher number that is sent out as part of the electronic funds transfer to Payment Point for this payout.

The TID Report is generated on a daily basis (Monday to Saturday). If for a certain day, there are no Success/ Refund transactions, then no files will be created. In case there is a certain type of record that is not present [e.g. Refund], then the file will be created with only the column header row without any records.

9. Dispute / Chargeback Management Process

A demand by a credit-card holder through his issuing bank with a merchant to make good the loss on a fraudulent or disputed transaction is known a 'chargeback'.

The process for chargeback management for Payment Point would be as below:

1. There would be a Single / Multiple Login IDs for managing the charge backs of the MERC IDs of Payment Point sub-merchants which would need to be managed centrally by Payment Point. The details of the chargeback / fraud received for the sub-merchants will reflect in the central Login ID of Payment Point.

2. Once chargeback / fraud details are received at BillDesk's end from the respective Bank/s, the details will be updated by BillDesk in the system.

3. Against each Chargeback / fraud received from Bank, Payment Point will upload the Proofs before the Target Date mentioned against each. Payment Point will review the Chargebacks regularly and close before the Target Date.

4. In case Payment Point is not able to provide substantial proof against the Chargeback / Fraud received before the Target date, amount will be debited from the payout to Payment Point once the amount of charge back / fraud is debited by the respective Bank.

5. An Automated mail will be sent to Payment Point's email ID for review regarding the new Charge backs / Frauds received

10. Key Points for a Successful Integration

Payment Request

No	Area	Description
1.	Secure BillDesk URL	Always use "https" for the BillDesk URL where the request will be posted.
2.	POST method	* Always Use "POST" method * Variables must be sent as HIDDEN values
3.	Referral URL	Always call the BillDesk production URL from the Referral URL only; which needs be shared at the time of integration.
4.	Length of parameters	Each parameter field should not be more than 120 characters. A 'NULL' value will not be accepted for any parameter.
5.	Special characters	Not allowed
6.	Transaction Amount	In the test phase of your integration, only Rs. 2 can be used as a transaction amount.

Payment Response

No	Area	Description
1.	Checksum Validation	Always validate the checksum before updating the transaction response
2.	Verify whether the updation is as per the process specified in the interface document	☐ Only the original record is updated [through the Unique Order Number] ☐ The record is updated only once [for original status=PENDING] ☐ The record is updated for the same 'Transaction Amount' that was initiated by the merchant.

11. Next Steps

In order to get the service live, the following next steps are required:

- Payment Point to confirm the integration process and discuss any clarifications required
- Payment Point to confirm their tech platform; parameters for the integration along with validation information
- Payment Point to confirm the Referral URL to be used for the test phase
- Payment Point to provide Nodal Bank Letter for payout related setup
- BillDesk to initiate the technical integration development at its end
- BillDesk to share the URL for testing / UAT post completion of the development
- Payment Point to provide a UAT signoff
- Payment Point to confirm their Referral URL to be setup for production phase
- Payment Point to provide Operations Contact Matrix for the process
- Payment Point to complete the go-live related setup
- Payment Point to confirm go-live readiness to merchant
- Go live

12. Contact Persons

Amit Mali amit.mali@billdesk.com	IndiaIdeas.com Limited 8th Floor, Supreme Chambers, Off Veera Desai Road Andheri (W) Mumbai 400 053 Tel.: 61060577
Rachana Waghela rachana.waghela@billdesk.com	IndiaIdeas.com Limited 8th Floor, Supreme Chambers, Off Veera Desai Road Andheri (W) Mumbai 400 053 Tel.: 61060674
Austin Dsouza austin@billdesk.com	IndiaIdeas.com Limited 8th Floor, Supreme Chambers, Off Veera Desai Road Andheri (W) Mumbai 400 053 Tel.: 61060600