

Subvention (0% Interest) EMI Integration Steps for Website

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This document contains additional technical integration information to enable subvention EMI (0% Interest EMI) for merchants who are using PayU payment page(Non-Seamless) for collection of card details for EMI transactions.

Details below:

1. Transaction Request Change

Merchant needs to post two additional parameters (**'subvention_amount'** & **'subvention_eligibility'**) along with other params on **'_payment'** API:

Parameter Name	Description	Sample Values
<i>subvention_amount</i>	This parameter should contain the amount on which merchant is willing to Subvent. Note: Please type-cast the amount to float type, positive values only. This parameter would be only sent in case of subvention emi transaction.	Example: 10.00
<i>subvention_eligibility</i>	EMI payment options on which merchant is willing to subvent the interest This is a comma(',') separated list of bank codes on which merchant willing to subvent.	EMIA6,3month

Below are some short forms for 'subvention_eligibility' parameters:

Condition	Value of "subvention_eligibility" parameter
Merchant wants to offer Subvention EMI on all the payment options	All

All 3 month EMIs	3month
All 3 and 6 month EMIs	3month,6month
All 9 and 12 months EMIs	9month,12month
On HDFC 6 month + CITI 3 month	EMI6,EMI03
On HDFC 6 month + All 3 month	EMI6,33onth

2. Transaction Hash Change

Both '**subvention_amount**' & '**subvention_eligibility**' value would be part of the hash to avoid any kind of tampering.

Please note that you have to use pipe (|) character in between these parameters as mentioned below. The parameter order is mentioned below:

For transactions other than Subvention EMI transactions

sha512(key|txnidlamount|productinfo|firstname|email|udf1|udf2|udf3|udf4|udf5|||||SALT)

For Subvention EMI transactions

sha512(key|txnidlamount|productinfo|firstname|email|udf1|udf2|udf3|udf4|udf5|||||SALT|subvention_amount|subvention_eligibility)

3. Transaction Response Handling

In response to transaction request, merchant would get an additional parameter, '**merchant_subvention_amount**'. Name and description of the parameter is given below:

Parameter Name	Description
merchant_subvention_amount	Amount which is subvented by Merchant