Standing Instruction Feature

Brief Overview:

1) Standing Instruction Feature allows customers to save their card details in PayU Vault as a one-time activity. Using the saved details, merchant can later process recurring payments (auto-debit payments) through PayU.
2) Standing Instruction is applicable on Credit Cards. It is not supported on Debit Cards.
3) Standing Instruction is applicable only on Visa and MasterCard Credit Cards.
4) Legal Terms for using Standing Instruction feature differ from the normal legal addendum. Hence, it will be treated accordingly by our Legal Team.

Integration Process

Standing Instruction Process can be broken into 2 phases – AUTHORIZATION and RECURRING.
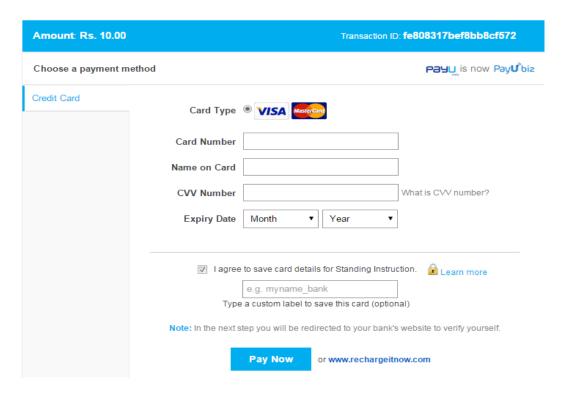
1) AUTHORIZATON PHASE

a) Customer visits the Merchant Website and opts for Standing Instruction.
b) Customer is re-directed from merchant website to PayU Payment Page using a POST transaction request.
c) This request must have the mandatory transaction parameters and a few extra parameters to notify that it is a Standing Instruction attempt. Brief descriptions of these parameter is mentioned below. For detailed description, please refer to PayU Integration Document.

- **key** - Unique merchant key provided by PayU
- **txnid** – Merchant reference number (Also known as merchant order number) which has to be generated at Merchant's end . It must be unique for every new transaction attempt.
- **amount** – Transaction Amount
- **productinfo** – Brief Product Description for this transaction
- **firstname** – Customer Name
- **email** – Customer Email
- **phone** – Customer Phone
- **surl** – Merchant URL on which PayU will re-direct the response, if the transaction gets successfully captured
- **furl** - Merchant URL on which PayU will re-direct the response, if the transaction gets failed
- **hash** – hash string to be calculated by Merchant
- **si** – Must be equal to 1
- **user_credentials** – Parameter to define the unique customer ID. It's format is <key:unique_identifer>

    Example – gtKFFx:vikas@test.com, gtKFFx:9999999999

Note: ***user_credentials*** *and* ***si*** *are the 2 extra parameters required for Standing Instruction.*

If merchant is seamless - which means that merchant is taking card details as input on their website, below parameters are also required in the request:

- **pg** – Refer to PayU Integration Document
- **bankcode** – Refer to PayU Integration Document
- **ccnum** – Card Number entered by Customer
- **ccname** – Name on Card entered by Customer
- **ccvv** – CVV Number entered by Customer
- **ccexpmon** – Expiry Month entered by Customer. Must be in 2 digit format – 01, 02, 10, 11 etc
- **ccexpyr** – Expiry Year entered by Customer. Must be in 4 digit format – 2019
- **store_card** = 1 (For instructing PayU to save card details)

d) Customer lands on PayU Payment Page where below screenshot is visible:

e) Please note 3 points about the Payment Page:
- Only Credit Card mode will be visible on Payment Page.
- Text will appear on this payment page – *'I agree to save card details for Standing Instruction'* and it would be pre-selected. Customer can't de-select it as the merchant has already given the instruction to PayU.
- In case the merchant has integrated in seamless mode (Card Details taken on merchant website), above screenshot (PayU Payment Page) would not appear and the customer would be routed directly to Bank Page.

f) Customer will enter the card details, click on 'Pay Now' and will be re-directed to bank website. Based upon bank response, PayU will send the final status to merchant website.

g) Please note that this transaction **must be successful** in order to make it eligible for Recurring Payment. Also, please note that the merchant must verify the below 3 values received in the response from PayU.

- status = **success**
  (Indicates that transaction is successful)

- card_token = <Must be a **non-empty string** value>
  (Indicates that card details are saved correctly in PayU Database)

- payment_source = **sist**
  (Indicates that card details have been marked correctly for Standing Instruction)

If any of the above 3 checks are not satisfied, that means the transaction hasn't been correctly authorized for Standing Instruction. The merchant **must not** consider this transaction eligible for Recurring Payments.

2) RECURRING PHASE

Merchant can make Recurring payments (Auto-Debit) using either uploading an excel sheet on PayU Dashboard or using an API.

a) Merchant needs to form an excel sheet with specific fields and their respective values. Either of the below 2 formats can be used. Please note that the headers of the excel sheet must have exact name as the Field Name given below.

Excel File Format 1:

Field Name	Value
authpayuid	**mihpayid** value received in the response of SI Authorization Phase
amount	Amount to be debited
txnid	Unique Reference Number -To be generated by Merchant
user_credentials	Same as used in the SI Authorization Phase
card_token	card_token value received in the response of SI Authorization Phase

Excel File Format 2:

Field Name	Value
authpayuid	**mihpayid** value received in the response of SI Authorization Phase
amount	Amount to be debited
txnid	Unique Reference Number -To be generated by Merchant

b) Merchant can make an API request with the same input fields as (a).

API Name – **si_transaction**

It has to be a json input request with the desired parameters.

Note for PayU Team:

Standing Instruction Feature must be enabled on the Merchant Account as a one-time configuration activity. Please enable the below flag:

allow_standing_instruction = 1