



MobiKwik Payment Gateway
Integration Document
TransactD-Flow
(Card on page)

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1. Introduction

MobiKwik is an online payments platform that offers multiple payment methods to both an individual user and a business. So, whether you are an ecommerce giant, a small spunky start-up or an individual user simply wanting to make payments to businesses, we have products that cater to all your needs.

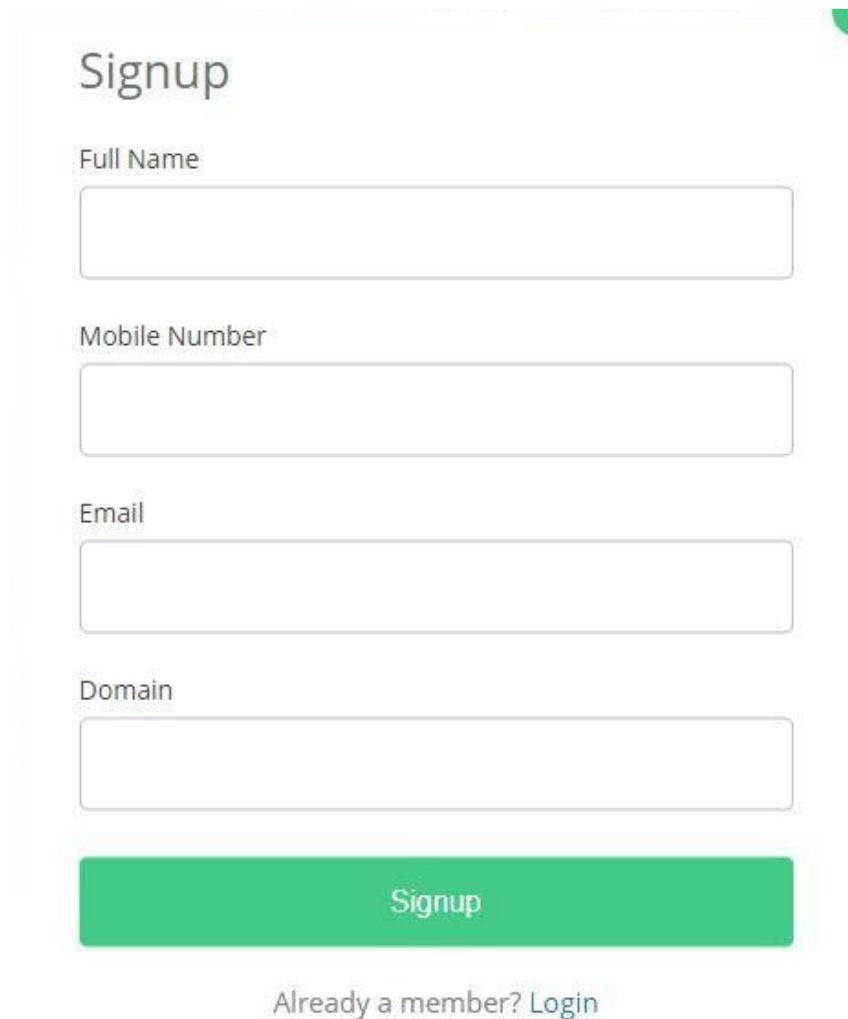
This document describes the steps for technical integration process between merchant website/app and MobiKwik Payment Gateway for enabling online transactions. This document is covered in two sections. Section 1 covers website integration and Section 2 covers the APIs provided to the merchants.

2. Sign-Up

Signup for a business account on MobiKwik Payment Gateway. After signing up and verifying your account follow the steps below:

- Login to MobiKwik Payment Gateway on <https://pay.mobikwik.com>

Figure 1: Sign-Up

The image shows a web form titled "Signup" for a business account. It contains four input fields: "Full Name", "Mobile Number", "Email", and "Domain". Below these fields is a large green button labeled "Signup". At the bottom of the form, there is a link that says "Already a member? Login".

Signup

Full Name

Mobile Number

Email

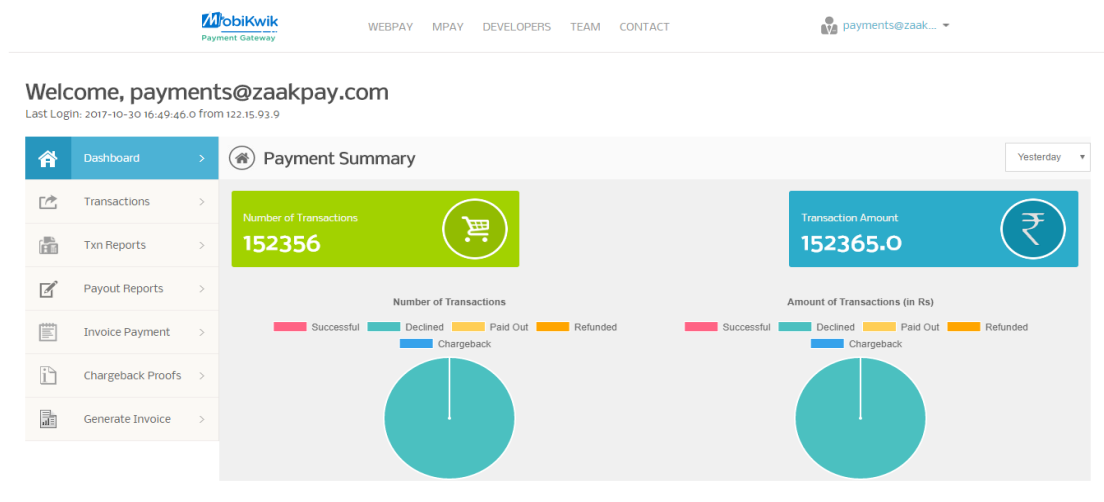
Domain

Signup

Already a member? Login

- Click the My Account tab.
- Select the integration sub-menu item under the My Account tab.
- Select the URLs & Keys tab from the navigation.
- Fill in details like the domain you'll be posting from and your return URL. Here the domain is the domain where you'll be posting data to MobiKwik Payment Gateway from and the response URL for transact API is the path to the response.ext file on your server.
- Select the Transaction limits sub-menu item under the My Account tab and set your appropriate transaction limits.

Figure 2: Dashboard-Home



Generate your secret key and note it down along with your merchant identification number

3. Get Merchant ID and Secret Key

Login to your MobiKwik Payment Gateway account with registered email id. Go to Integration section. You'll get your Merchant Identifier and Secret key in URLs and Keys section.

Figure 3: Dashboard-Developer Section (<https://pay.mobikwik.com/developerSet.do>)

The screenshot shows the 'Start Integrating With Zaakpay' page on the MobiKwik Developer Dashboard. The page features a 5-step process bar: 1. Get Merchant ID/Secret Key (active), 2. Integrate with Zaakpay, 3. Customize your Integration, 4. Test Payments, and 5. Go Live. Below the process bar, the 'Get Your Merchant ID And Secret Key!' section displays the Merchant Identifier as 'c9499ef7d3e044a58fb6ed3b13244bed'. Under the 'Key' section, it says 'Click below to generate' and provides a 'Generate & Save Key' button. At the bottom, there are four tabs: 'Transact API & Responses' (active), 'Check API & Responses', 'Update API & Responses', and 'Transaction States'.

If Secret key is blank, you can generate Key by pressing the button “Generate Key” and save. If you’re using the integration kit, please replace the values of the secret key in the response.ext and posttozaakpay.ext files where ext=extension.

Next, you need to fill in the domain details in your MobiKwik Payment Gateway account. For that, click on "Customize your Integration" and then, click on "URL's" as described in the screen below.

Figure 4: Dashboard-URL Section

The screenshot displays the MobiKwik Payment Gateway dashboard. The top navigation bar includes links for WEBPAY, MPAY, DEVELOPERS, TEAM, and CONTACT. A user profile dropdown is visible on the right. Below the navigation bar, a series of buttons are shown: 'Get Merchant ID/Secret Key', 'Integrate with Zaakpay', 'Customize your Integration' (highlighted with a blue border and a '3' above it), 'Test Payments', and 'Go Live'. The main content area is titled 'Customize Your Zaakpay Integration!' and features three tabs: 'URLs' (selected), 'Transaction Limits', and 'UI on Zaakpay'. The 'URLs' tab contains the following fields:

- Transaction POST URLs:** A list of URLs including `https://api.zaakpay.com/transact`, `https://api.zaakpay.com/updatetransaction`, and `https://api.zaakpay.com/checktransaction`.
- Domain Name:** A text input field with the placeholder `https://api.zaakpay.com`.
- Transaction API return URL:** A text input field with the placeholder `https://api.zaakpay.com/merchant/test_me`.
- Transaction Push Notification URL:** An empty text input field.
- Transaction Real Time Push Notification URL:** A text input field with the placeholder `https://api.zaakpay.com/merchant/test_me`.
- Do you want to enable Card Saving Feature?:** A dropdown menu with 'Yes' selected.
- Do you want to enable AUTO-CAPTURE for all your Zaakpay:** An empty text input field.

After this, proceed to the next tab, "Transaction Limits". Here you can update the transaction caps (upper and lower) as per your requirements.

Figure 5: Dashboard-Transaction Limits

MobiKwik Payment Gateway

1 2 3 4 5

WEBPAY MPAY DEVELOPERS TEAM CONTACT

payments@zaak...

Get Merchant ID/Secret Key Integrate with Zaakpay Customize your Integration Test Payments Go Live

Customize Your Zaakpay Integration!

URLs Transaction Limits UI on Zaakpay

Set your per transaction limits here

Max. Amount Per Transaction(In Rs.) 100000 Min. Amount Per Transaction(In Rs.) 1

Daily Max Number of Transactions Per User: 100 Daily Max Number of Transaction Per User Per Card : 100

Daily Max Number of Transaction Per User per Ip : 100

Save

Transact API & Responses Check API & Responses Update API & Responses Transaction Status

Next you can complete the integration UI by uploading a brand image on the ext tab.

Figure 6: Dashboard-UI Section

MobiKwik Payment Gateway

Start Integrating With Zaakpay

WEBPAY MPAY DEVELOPERS TEAM CONTACT

payments@zaak...

5 easy steps and you are ready to go live!

1 2 3 4 5

Get Merchant ID/Secret Key Integrate with Zaakpay Customize your Integration Test Payments Go Live

Customize Your Zaakpay Integration!

URLs Transaction Limits UI on Zaakpay

Customize your payment page on zaakpay.

Upload Logo (max-height:100px,max-width:230px):

Choose File No file chosen Your Logo:

Update Logo

Your Company or Brand name:

Save

Click on "Save" once you are done with all these configurations.

This was the overall set of procedures required for MobiKwik Payment Gateway integration at our end. Next comes Merchant's side of integration, which is explained in the later sections.

4. Staging Credentials

- **URL:** <http://zaakpaystaging.centralindia.cloudapp.azure.com:8080/transactD?v=8>
- **Merchant Identifier :** b19e8f103bce406cbd3476431b6b7973
- **Secret key :** 0678056d96914a8583fb518caf42828a
- **Public KeyId :** sAMtcgidueVcrZI
- **Public key :** MIIBIjANBgkqhkiG9w0BAQEFAAOCAQ8AMIIBCgKCAQEAIkG2PaW+CqT3m26Dbtm7una22MYEDd+xONYjwE69Qa/FNQO0R5eqUnfi4lneWX6rc1IB6iVhyNDYULOZBW7vUsFbDWNJFDTD+V1T+30VXYvo+m7ufZCgxJVLn8W+JnKn1JPaL0n78UV2cG9zPlXKzJcMIGrNSG9QWFd6XJlriJ2CFEbzPf7a4y7DwNgGrRpqMkmJDHNLcaba+CtTqjgeGUWoVIIg7RaQk4rJ5v21qyVK0pAUyfEXBDcLGWjsae0lsK+En7RFpV5NV6HxO78RnfT07RIdIBHxjWeM9WJ+xuGBKrODXmKRdWXSCAlidYCP6F6fkgViE1XnCL6gQbnqQIDAQAB

5. Placing files on your server

Based on your platform copy the posttozaakpay.ext, response.ext & checksum.ext files on your server. Here .ext depends on the programming language your server is based on. For example, for PHP the file names will be response.php, etc.

- Make sure the code at the top of the files posttozaakpay.ext and response.ext is pointing to correct path you've placed checksum.ext (In case of checksum.jar you need to place it where other jar files libraries are located.

Example code :

```
// Hello .php
<%@page import="com.zaakpay.lib.ChecksumCalculator"%>
<?php include('checksum.php');?>
```

- Go to MobiKwik Payment Gateway - My Account - Integration - URLs & Keys and update your transact API Return URL to the path where response.ext file is on your website.
Example: <http://yourbrandname.com/payment/response.jsp>
- In the response.ext file subject to the checksum validation process, you may use/store the response data as you see fit. A copy of this data will be available in the Transaction History section of the MobiKwik Payment Gateway Merchant Dashboard.

6. Seamless Integration

The purpose of this API is to enable websites to do online payment transactions using MobiKwik Payment Gateway. Mobile Integration: For MobiKwik Payment Gateway integration on mobile, parameter showMobile must be set to true. Everything else is same for desktop and mobile integration.

There are two flows in this section:

- **PCI-DSS certified merchants:**
In this case, the Transact URL will be: <https://api.zaakpay.com/transactD?v=5>
Here the card details will be encrypted on the merchant's server using RSA encryption.
- **PCI-DSS non-certified merchants:**
In this case, the Transact URL will be: <https://api.zaakpay.com/transactD?v=8>
Here the card details will be encrypted on Mobikwik Payment Gateway's server using a js file.

6.1. Checksum Calculation

For both integrity & data-authenticity verification before sending data to the API, you need to calculate a checksum of all the data that you send to MobiKwik Payment Gateway. We use an HMACSHA-256 algorithm to calculate the checksum of ALL data that is posted to the API. We require data to be posted to our server in NVP (Name-Value Pairs) format.

To calculate the checksum please follow the process below:

- Create a list of all parameters which you're passing to the API. Parameters used in checksum calculation are (in particular order):
 - merchantIdentifier
 - orderId
 - mode
 - currency
 - amount
 - merchantIpAddress
 - txnDate
- Create a concatenated string of all data values in your list, with single quotes around each item. e.g. 'merchantIdentifier"orderId"mode"currency"amount"merchantIpAddress"txnDate'
- The empty parameters are not to be used in checksum calculation string.
- Calculate the checksum using the HMAC SHA-256 algorithm the concatenated string as data and your generated secret key.
- The resulting checksum calculated should be posted to the Zaakpay API along with other data. For example: Let's suppose we need to post the following data to the API. We calculate "checksum" only with the parameters mentioned below and the order of the parameters must remain intact when calculating "checksum".

- merchantIdentifier -b19e8f103bce406cbd
- orderId -223453
- mode -1
- currency - INR
- amount - 200
- merchantIpAddress -10.45.46.127

– txnDate –2014-09-22

Now, we have to create a concatenated string of all the values, in the order in which they'll be sent to the API, with single quotes around each item. The string therefore will be:

'b19e8f103bce406cbd"223453"1"INR"200"10.45.46.127"2014-09-22'

Now you can calculate the checksum based on this concatenated string and the secret key generated in your account under the URLs & Keys tab.

For more on HMAC implementations for various platforms please take a look at the following links:

- [PHP HMAC implementation](#)
- [Python HMAC implementation](#)
- [Perl HMAC implementation](#)
- [Ruby HMAC implementation](#)
- [Java implementation](#)
- [JavaScript HMAC implementation](#)
- [.NET's System.Security.Cryptography.HMAC](#)

The links provided above are for referential purposes only. The final checksum should be converted into HEXADECIMAL character set.

6.2. Request Parameters

These Parameters are mentioned in the same order in which MobiKwik Payment Gateway calculates the checksum (Excluding checksum).

Table 1: TransactD Request

| Parameter | Type | Optional O /Mandatory M | Validation | Allowed Values |
|--------------------|--------|----------------------------------|---|--|
| merchantIdentifier | String | M | alphanumeric | MobiKwik Payment Gateway's unique identifier for your website |
| orderId | String | M | max 40 alphanumeric, must be unique per website, we do not accept duplicate **Advice: Orderid should be an alphanumeric value eg. ZAAK20170421 | Your unique transaction identifier. |
| returnUrl | String | O | This must be the domain (or a sub-domain of it) you saved under My Account > Integration | Url where you want MobiKwik Payment Gateway to post the response |

| | | | | |
|------------------|--------|---|--|--|
| buyerEmail | String | M | valid email address of the buyer | eg.prasang.misra@mobikwik.com |
| buyerFirstName | String | M | Max 30 alphanumeric characters, no special characters or dashes. First Name on card | Prasang |
| buyerLastName | String | M | Max 30 alphanumeric characters, no special characters or dashes. First name and last name cannot be same. Last Name on card. | Mishra |
| buyerAddress | String | M | 100 alphanumeric Street address of the buyer. (Part of billing address) | B-34, Priyadarshni Society,Dumma Road |
| buyerCity | String | M | 30 alphabet, minimum 3 (Part of billing address) | Jabalpur |
| buyerState | String | M | State of the buyer (Part of billing address) | MP |
| buyerCountry | String | M | Country of the buyer | India |
| buyerPincode | String | M | Buyer's pin/zip code. Can have Numbers, Spaces and Hyphens (-)only (Part of billing address) | 210301 |
| buyerPhoneNumber | String | M | buyer's landline or mobile phone number, numeric only, no dashes,no spaces | eg.123456778 |

| | | | | |
|-------------------|--------|---|---|--|
| txnType | String | M | Numeric: MobiKwik Payment Gateway will show the tab on the payment page which corresponds to the txnType you provide | 1-ALL 11-CARD 12-NETBANKING 13-WALLETS 14-UPI 15 - CCONLY - Only allow Credit Cards 16 - DCONLY - Only allow Debit Cards 17 - EZEClick 18 - ATM+PIN 19 - MasterPass 20 - EMI |
| zpPayOption | String | M | Which MobiKwik Payment Gateway option have you used for this transaction. 1 digit only, numeric Default value is 1. | 0=on_zaakpay, 1=button_ redirect, 2=widget_ redirect, 3=api |
| mode | String | M | 1 digit only, numeric | 1 = Domain check, 0=Domain check skip |
| currency | String | M | Values defined by MobiKwik Payment Gateway | INR |
| amount | String | M | Value in paisa. Min 100 paisa Max 10000000. Amount limit saved un- der Transaction Limit in your Zaak- pay panel. | |
| merchantIpAddress | String | M | buyer's IP address as recorded by your website. | 127.0.0.1 |
| txnDate | String | M | Transaction date in yyyy-mm-dd for- mat | 2016-08-11 |
| purpose | String | M | Min and max numeric 1 digit. You must specify the purpose of the transaction | 0=Service, 1=Goods, 2=Auction, 3=Other |

| | | | | |
|---------------------|--------|---|--|---|
| productDescription | String | M | Text description of what you are selling. Atleast 1 product description is mandatory to show in the bill on payment page. free text alphanumeric 100 max | e.g. name of book, name of mobile etc. e.g. Rs 199 Godzilla Movie DVD |
| product1Description | String | O | free text alphanumeric 100 max | |
| product2Description | String | O | free text alphanumeric 100 max | |
| product3Description | String | O | free text alphanumeric 100 max | |
| product4Description | String | O | free text alphanumeric 100 max | |
| shipToAddress | String | O | You may specify this only when buyer's address is different from shipping address. 30 alphanumeric | Flat 1A, Sector7, Defence Colony |
| shipToCity | String | O | Shipping address city. 30alphabet, minimum3 | Jabalpur |
| shipToState | String | O | Shipping address state | MP |
| shipToCountry | String | O | Shipping address country | India |
| shipToPincode | String | O | Shipping address pin/zip code. 2 to 12 digits Can have Numbers, Spaces and Hyphens (-)only | 210301 |
| shipToPhoneNumber | String | O | Shipping address landline or mobile phone number numeric only, no dashes,no spaces | e.g 12345678 |
| shipToFirstname | String | O | max 30 alphanumeric characters,no special | Prasang |

| | | | | |
|------------------------|--------|---------------------|---|--|
| | | | characters or dashes | |
| shipToLastname | String | O | max 30 alphanumeric characters, no special characters or dashes | Mishra |
| showMobile | String | O | false: We show the full-fledged version unconditionally. DETECT: We do detection of the user Agent of the browser from which the request is sent & route accordingly. true: We show the mobile page unconditionally. missing/not sent: Same as DETECT (i.e. We do detection at our end). | Only allowed value is "true" if you want MobiKwik Payment Gateway to represent mobile view |
| debitorcredit | String | M | Possible Values: debit, credit, net banking or wallet | |
| bankid | String | M (for Net Banking) | For Net Banking, ID of selected bank | eg. SBI |
| encrypted_pan | String | M (for Card txn) | Encrypted Card Number | |
| card | String | O | Card Type | eg. VISA, MasterCard |
| nameoncard | String | M (for Card txn) | Card Holder Name | |
| encryptedcvv | String | M (for Card txn) | Encrypted CVV of card | |
| encrypted_expiry_month | String | M (for Card txn) | Encrypted Expiry Month of card | |
| encrypted_expiry_year | String | M (for Card txn) | Encrypted Expiry Year of card | |
| checksum | String | M | To be calculated on above parameters | |

| | | | | |
|--|--|--|----------------------------|--|
| | | | ters using HMAC SHA 256 | |
|--|--|--|----------------------------|--|

The card details need to be encrypted and sent across the https POST parameters. This encryption can be done by the help of RSA encryption. Example: Since you are sending payment information to Zaakpay, you need to pre-fill form parameters as hidden fields as a part of a form. Here is an example of what a form sending information to Zaakpay looks like:

```
<form action = " https://api.zaakpay.com/transactD?v=8 "method= " post " >
  <input type="hidden" name="merchantIdentifier" value="
b19e8f103bce406cbd">
  <input type="hidden" name="orderId" value="444221414">
  <input type="hidden" name="returnUrl" value="">
  <input type="hidden" name="buyerEmail" value="a@b.com">
  <input type="hidden" name="buyerFirstName" value="Prasang">
  <input type="hidden" name="buyerLastName" value="Misra">
  <input type="hidden" name="buyerAddress" value="jbp">
  <input type="hidden" name="buyerCity" value="Jabalpur">
  <input type="hidden" name="buyerState" value="M.P.">
  <input type="hidden" name="buyerCountry" value="India">
  <input type="hidden" name="buyerPincode" value="482001">
  <input type="hidden" name="buyerPhoneNumber" value="7698189874">
  <input type="hidden" name="txnType" value="1">
  <input type="hidden" name="zpPayOption" value="1">
  <input type="hidden" name="mode" value="1">
  <input type="hidden" name="currency" value="rupee">
  <input type="hidden" name="amount" value="200000">
  <input type="hidden" name="merchantIpAddress" value="127.0.0.1">
  <input type="hidden" name="purpose" value="1">
  <input type="hidden" name="productDescription" value="testproduct">
  <input type="hidden" name="product1Description" value="">
  <input type="hidden" name="product2Description" value="">
  <input type="hidden" name="product3Description" value="">
  <input type="hidden" name="product4Description" value="">
  <input type="hidden" name="shipToAddress" value="">
  <input type="hidden" name="shipToCity" value="">
  <input type="hidden" name="shipToState" value="">
  <input type="hidden" name="shipToCountry" value="">
  <input type="hidden" name="shipToPincode" value="">
  <input type="hidden" name="shipToPhoneNumber" value="">
  <input type="hidden" name="shipToFirstname" value="">
  <input type="hidden" name="shipToLastname" value="">
  <input type="hidden" name="txnDate" value="2011-08-30">
  <input type="hidden" name="debitorcredit" value="wallet"/>
  <input type="hidden" name="encrypted_pan" value=""/>
  <input type="hidden" name="card" value=""/>
  <input type="hidden" name="nameoncard" value=""/>
  <input type="hidden" name="encryptedcvv" value=""/>
  <input type="hidden" name="encrypted_expiry_month" value=""/>
  <input type="hidden" name="encrypted_expiry_year" value=""/>
  <input type="hidden" name="checksum"
value="796d672eb63e1dfa4a0bc844e8d3468ebcd6d612dc39588814b7b00ce669c1c2">
< / form>
```

6.3. Response Parameters

These Parameters are used in the same sequence in checksum calculation.

Table 3: TransactD Response

| Parameters | Description |
|---------------------|--|
| orderId | Order Id as per the request |
| responseCode | Refer to Table 9: Transact-API Responses Codes |
| responseDescription | Refer to Table 9: Transact-API Responses Codes |
| checksum | Checksum calculated by MobiKwik Payment Gateway on all above response parameters |
| amount | amount Txn amount in paisa, Integer |
| doRedirect | True or False |
| paymentMode | Mode of Payment eg. "Credit Card" |
| cardId | Unique number generated for card (to fetch the stored card) |
| cardScheme | Main Issuer e.g. Visa, MasterCard |
| cardToken | First four and last four digits of card number |
| bank | Bank Name |
| bankid | for Net Banking, ID of selected bank |
| paymentmethod | Defined below |
| cardhashId | Unique number generated for card (same for all devies) |
| productDescription | As Received with the Request eg. testProduct |
| product1Description | As Received with the Request |
| product2Description | As Received with the Request |
| product3Description | As Received with the Request |
| product4Description | As Received with the Request |
| pgTransId | Txn ID from MobikwikPG |
| pgTransTime | Txn Date & Time |

Sample Response :

| | |
|---------------------|--|
| orderId | ZPLive1509350715217 |
| responseCode | 100 |
| responseDescription | The transaction was completed successfully. |
| checksum | ed13a09f5fc5dc4f6f6b25fe384f5f3f106f9aabff10f4aed02511b8b2392fa9 |
| amount | 1000 |
| doRedirect | false |
| paymentMode | Debit Card |
| cardId | 2ba58e263f0f89f87080ac95ee46eea90389d1b29e9b5364b531d08a5e40175c~366 |
| cardScheme | Visa |
| cardToken | 4000 XXXX XXXX 0002 |
| bank | AXIS BANK LTD. |

| | |
|---------------------|---------------------|
| bankid | NA |
| paymentMethod | 400000 |
| cardhashid | CH466 |
| productDescription | NA |
| product1Description | NA |
| product2Description | NA |
| product3Description | NA |
| product4Description | NA |
| pgTransId | ZP55cbfff01a00d |
| pgTransTime | 10/30/2017 14:40:25 |

Response checksum calculated on

amount=1000&bank=AXIS BANK
LTD.&bankid=NA&cardId=2ba58e263f0f89f87080ac95ee46eea90389d1b29e9b5364b53
1d08a5e40175c~366&cardScheme=Visa&cardToken=4000 XXXX XXXX
0002&cardhashid=CH466&doRedirect=false&orderId=ZPLive1509350715217&payment
Method=400000&paymentMode=Debit
Card&responseCode=100&responseDescription=The transaction was completed
successfully.
&productDescription=NA&product1Description=NA&product2Description=NA&product3D
escription=NA&product4Description=NA&pgTransId=ZP55cbfff01a00d&pgTransTime=10/
30/2017 14:40:25&

- **paymentMethod:** This parameter helps in determining the mode of payment. This parameter returns a unique id which is mapped to different cards/banks. For example, if the value of this parameter is N1001, payment was made using HDCF NetBanking. If the value is C4300, payment was made using Axis VISA Debit Card. In case of Mobikwik Wallet, value of this parameter is N1053.
- **cardhashid:** This is a one to one mapping with a card number. It is a unique value generated per card and will remain same for all transactions made using same card. This can help a merchant to extract information like how many transactions and of how much worth were made using a card. Merchants can also setup some fraud checks and limits per card using this parameter. In case of NetBanking and MobiKwik Wallet, value of this parameter is NA.
- **checksum:** Similar to request checksum, response checksum must be calculated on all response parameters by merchant and matched with the checksum sent by MobiKwik Payment Gateway in response. Sample code to calculate response checksum has been given in file test_merchant_output.jsp

Please make sure that you have cross - checked the Amount in the response in order to avoid data tampering and maintain the data integrity.

7. Check API

The purpose of this API is to enable websites to check the latest status of their transaction at any time

Staging URL:

<http://zaakpaystaging.centralindia.cloudapp.azure.com:8080/checktransaction?v=5>

Live URL: <https://api.zaakpay.com/checktransaction?v=5>

7.1. Request Parameters

Table 4: Check API Request

| Parameter | Optional O, Mandatory M | Validation | Allowed Values |
|--------------------|----------------------------|---|------------------------------------|
| merchantIdentifier | M | alphanumeric | |
| orderId | M | Transaction id for which you want to check the status | Your unique transaction identifier |
| mode | M | 1 digit only, numeric | 0 |
| checksum | M | Checksum calculated on all above request parameters | |

The parameters must be posted to the Check Transaction API using HTTP(POST). Apart from the listed parameters, a checksum is also expected. Refer below section for clarification on checksum generation.

Checksum(request) calculation for Check API :

Form the concatenated string using the request parameters i.e merchantIdentifier, orderId & mode in the same order in which they are posted to MobiKwik Payment Gateway's server.

For example

I. If you are posting in order like merchantIdentifier, orderId & mode. Therefore :

Input Parameter string : 'b19e8f103bce406cbd3476431b6b7973"ZPK12345"0'

Secret Key (staging) : 0678056d96914a8583fb518caf42828a

Checksum : 94681259256bc24e3c6881fe85e0fd61cf1b41a0e650c9ca6b7b7fe7ae510af4

II. If you are posting in order like merchantIdentifier, mode & orderId. Therefore :

Input Parameter string : 'b19e8f103bce406cbd3476431b6b7973"0"ZPK12345'

Secret Key (staging) : 0678056d96914a8583fb518caf42828a

Checksum : 4713ff9fccf74bee534ea776dcd609bbc6d05dd1152dd48b90fccfb9ed094ff7

Sample Request :

```

<form action=" https://api.zaakpay.com/checktransaction?v=5" method="post ">
  <input type=" hidden " name=" merchantIdentifier" value="sk4jfdb342kjwdbkj9 " / >
  <input type=" hidden" name="orderId" value=" 897698973 " / >
  <input type=" "hidden" name="mode" value=0 / >
  <input type=" "hidden" name="checksum"
value="e2d9328528939568cc252e45aadb8 / >
</ form>

```

7.2.Response Parameters

The response will be in the XML format.

Table 5: Check API Response

| Parameters | Description |
|---------------------|--|
| merchantid | MobiKwik Payment Gateway's unique identifier for your website |
| orderid | Your unique transaction identifier |
| responsecode | Numeric, max 3 digits example 100 for success |
| description | Alphanumeric max 30 description of the response |
| paymentmethod | Payment Method ID for Card and Net Banking transactions. For Card txns, payment Method ID starts with C and N for Net Banking. It is alphanumeric value with max length 6. First letter is C or N, followed by 5 digits max. |
| cardhashid | Unique id for each card number used in transaction. For Netbanking txns, value will be "NA". |
| amount | Txn amount in paisa, Integer |
| paymentmode | mode of payment |
| txnid | MobiKwik Payment Gateway txn ID |
| timestamp | Timestamp of txn |
| status | Status of txn i.e Success or Failure |
| productdescription | As received with the request |
| product1description | As received with the request |
| product2description | As received with the request |
| product3description | As received with the request |
| product4description | As received with the request |
| checksum | Checksum calculated by MobiKwik Payment Gateway on all above response parameters |

Sample Response:

```

<zaakpay_response>
  <response_element>
    <merchantid>b19e8f103bce406cbd3476431b6b7973</merchantid>
    <orderid>1509368113998</orderid>
    <responsecode>228</responsecode>

```

```

<description>Transaction has been captured.</description>
<paymentmethod>401200</paymentmethod>
<cardhashid>CH373</cardhashid>
<amount>1000</amount>
<paymentmode>Debit Card</paymentmode>
<txnid>ZP55cc326d358fd</txnid>
<timestamp>2017-10-30 18:25:23.0</timestamp>
<status>Success</status>
<productdescription>Ebay shopping</productdescription>
<product1description>null</product1description>
<product2description>null</product2description>
<product3description>null</product3description>
<product4description>null</product4description>

<checksum>1ba3c7fae09878bc67a5a2fbbb58eae6c74f479231b660cff122e07aeaf8c60a
</checksum>
</response_element>
</zaakpay_response>

```

Checksum(response) will be calculated by MobiKwik Payment Gateway on all above response parameters.

Form the concatenated string using all the response parameters i.e merchantid, orderid, responsecode, description, paymentmethod, cardhashid, amount, paymentmode, txnid, timestamp, status, productdescription, product1description, product2description, product3description, product4description.

Input Parameter string : 'b19e8f103bce406cbd3476431b6b7973"1509368113998"228" Transaction has been captured."401200" CH373"1000" Debit Card" ZP55cc326d358fd"2017-10-30 18:25:23.0"Success" Ebay shopping"null"null"null"null'

Secret Key (staging) : 0678056d96914a8583fb518caf42828a

Checksum : 1ba3c7fae09878bc67a5a2fbbb58eae6c74f479231b660cff122e07aeaf8c60a

8. Update API

The response will be in the XML format.

Staging URL: <http://zaakpaystaging.centralindia.cloudapp.azure.com:8080/updatestransaction>

Live URL: <https://api.zaakpay.com/updatestransaction>

8.1. Request Parameters

Table 6: Update API Request

| Parameter | Optional O, Mandatory M | Validation | Allowed Values |
|--------------------|--|--|---|
| merchantIdentifier | M | alphanumeric | MobiKwik Payment Gateway unique merchant identifier for your website |
| orderId | M | Max 20 alphanumeric, must be unique per website, we do not accept duplicate | Your unique transaction identifier |
| Mode | M | 1 digit only, numeric | 0 |
| updateDesired | M | Numeric max1digit, values predefined by MobiKwik Payment Gateway | 7="Captured", 8="Canceled", 14="Refunded", 22="Partial Refund". Note:If you request a state update to "Refunded"we will issue the full amount refund to the user. |
| updateReason | M | Description of the reason for update. min5, max 30 alphanumeric characters. no special characters or dashes | Examples: you want to cancel a transaction, your user wants a refund, you want to settle a transaction |
| Amount | O(during Full-Refund),M(f or Partial-Refund) | Amount in paisa. Amount which needs to be refunded in case of partial refunds. In case of full refund this can be omitted. | example Re1 is 100 paisa, Rs 777.50 is 77750 paisa. Pass this parameter if merchant wants partial refund. |
| Checksum | M | Checksum calculated on all above request parameters | |

The parameters should be posted to the Update Transaction API using HTTP(POST). Apart from the listed parameters, a checksum is also expected. Refer below section for clarification on checksum generation.

Checksum(request) calculation for Update API :

Form the concatenated string using the request parameters i.e merchantIdentifier, orderId, mode, updateDesired, updateReason & amount in the same order in which they are posted to MobiKwik Payment Gateway's server.

For example

1.If you are posting parameters in the sequence like merchantIdentifier, orderId, mode, updateDesired, updateReason, amount.

Therefore :

Input Parameter string :

'b19e8f103bce406cbd3476431b6b7973"99998"0"8"you want to cancel transaction"100'

Secret Key (staging) : 0678056d96914a8583fb518caf42828a

Checksum : 60418f27a6f0f3a2acde6980036e4e0d88522ac32cf3c644e6ae08e20bc88e9c

NOTE : Only 3 kinds of updates are possible using Update API:

- Authorized to Cancel
- Authorized to Capture
- Capture to Refund before Payout Initiated
- Capture to Partial Refund before Payout Initiated
- Payout Initiated to Refund Initiated
- Payout Initiated to Partial Refund Initiated
- Payout Completed to Refund Initiated
- Payout Completed to Partial Refund Initiated

Example:

```
<form action="https://api.zaakpay.com/updatestransaction" method="post">
<input type="hidden" name="merchantIdentifier" value="sk4j2kjwdbkj9832ds"/>
<input type="hidden" name="orderId" value="897698973"/>
<input type="hidden" name="mode" value="1"/>...
<input type="hidden" name="updateDesired" value="14"/>
<input type="hidden" name="updateReason" value="Ordernotdelivered."/>
<input type="hidden" name="checksum" value="a2d9328528939568cc252e45aadb8"/>
</form>
```

8.2. Response Parameters

The response will be in the XML format.

Table 7: Update API Response

| Parameters | Description |
|--------------|--|
| Merchantid | MobiKwik Payment Gateway's unique identifier for your website |
| Ordered | Your unique transaction identifier |
| Responsecode | Numeric, max 3 digits example 100 for success |
| Description | Alphanumeric max 30 description of the response |
| Checksum | Checksum calculated by MobiKwik Payment Gateway on all above response parameters |

Example:

```
<zaakpay_response>
  <response_element>
    <merchant id> b19e8f103bce406cbd3476431b6b7973< / merchant id>
    <order id >99802312< / order id >
    <responsecode>190< / responsecode>
    < description>Order Id either not Processed or Rejected< / description >
  </response_element>
</zaakpay_response>
```

Checksum(response) will be calculated by MobiKwik Payment Gateway on all above response parameters.

Form the concatenated string using all the response parameters i.e merchantid, orderid, responsecode, description.

Input Parameter string : 'b19e8f103bce406cbd3476431b6b7973"99802312"190" Order Id either not Processed or Rejected'

Secret Key (staging) : 0678056d96914a8583fb518caf42828a

Checksum : 38bd943aec21f127a66efaac1dac85cb76338ef181c4cce0e80d9480f939064b

9. Bank-Codes

This category contains the codes for net-banking as well as the wallet services that we currently offer. Below is a combined list of both.

Table 8: Bank-Codes

| Bank Code | Bank Name |
|-----------|--|
| HDF | HDFC Bank |
| ALB | Allahabad Bank |
| ADB | Andhra Bank |
| BBK | Bank of Bahrain and Kuwait |
| BBC | Bank of Baroda - Corporate Banking |
| BBR | Bank of Baroda - Retail Banking |
| BOI | Bank of India |
| BOM | Bank of Maharashtra |
| CNB | Canara Bank |
| CSB | Catholic Syrian Bank |
| CBI | Central Bank of India |
| CUB | City Union Bank |
| CRP | Corporation Bank |
| DEN | Dena Bank |
| DBK | Deutsche Bank |
| DCB | Development Credit Bank |
| DLB | Dhanlakshmi Bank |
| FBK | Federal Bank |
| IDB | IDBI Bank |
| INB | Indian Bank |
| IOB | Indian Overseas Bank |
| IDS | IndusInd Bank |
| ING | ING Vysya Bank |
| JKB | Jammu and Kashmir Bank |
| KBL | Karnataka Bank Ltd |
| KVB | Karur Vysya Bank |
| 162 | Kotak Bank |
| LVC | Laxmi Vilas Bank - Corporate Net Banking |
| LVR | Laxmi Vilas Bank - Retail Net Banking |
| OBC | Oriental Bank of Commerce |
| PSB | Punjab and Sind Bank |
| CPN | Punjab National Bank - Corporate Banking |
| PNB | Punjab National Bank - Retail Banking |
| RBL | Ratnakar Bank |
| SVC | Shamrao Vitthal Co-operative Bank |
| SIB | South Indian Bank |
| SBJ | State Bank of Bikaner and Jaipur |
| SBH | State Bank of Hyderabad |
| SBM | State Bank of Mysore |
| SBP | State Bank of Patiala |

| | |
|--------|-------------------------------|
| SBT | State Bank of Travancore |
| SYD | Syndicate Bank |
| TMB | Tamilnad Mercantile Bank Ltd. |
| UCO | UCO Bank |
| UBI | Union Bank of India |
| VJB | Vijaya Bank |
| YBK | Yes Bank Ltd |
| SBI | State Bank of India |
| ICICI | ICICI Bank |
| AXIS | Axis Bank |
| UNIZP | United Bank of India |
| MW | Mobikwik Wallet |
| EZE | Amex Eze Click |
| IDEBIT | ICICI ATM+Pin |
| HDFZP | HDFC Bank |
| MSPASS | Masterpass |
| icashw | ICASH CARD |
| PAYUWL | PayU Wallet |
| OXYW | Oxygen Wallet |
| payzpw | Hdfc Payzapp Wallet |
| IDN | IDFC Bank |
| SCB | Standard Chartered Bank |

10. MobiKwik Payment Gateway API Responses

10.1 Transact API Responses

Table 9: Transact-API Responses Codes

| Response Code | Response Description | Is Success |
|---------------|---|------------|
| 100 | The transaction was completed successfully. | ✓ |
| 101 | Merchant not found. Please check your merchantIdentifier field. | ✗ |
| 102 | Customer cancelled transaction | ✗ |
| 103 | Fraud Detected. | ✗ |
| 104 | Customer Not Found. | ✗ |
| 105 | Transaction details not matched | ✗ |
| 106 | IpAddress BlackListed. | ✗ |
| 107 | Transaction Amount not in specified amount range. | ✗ |
| 108 | Validation Successful. | ✗ |
| 109 | Validation Failed | ✗ |
| 110 | MerchantIdentifier field missing or blank. | ✗ |
| 111 | MerchantIdentifier Not Valid. | ✗ |
| 126 | Date received with request was not valid. | ✗ |
| 127 | ReturnUrl does not match the registered domain | ✗ |
| 128 | Order Id Already Processed with this Merchant. | ✗ |
| 129 | OrderId field missing or blank. | ✗ |
| 130 | OrderId received with request was not Valid. | ✗ |
| 131 | ReturnUrl field missing or blank. | ✗ |
| 132 | ReturnUrl received with request was not Valid | ✗ |
| 133 | BuyerEmail field missing or blank. | ✗ |
| 134 | BuyerEmail received with request was not Valid. | ✗ |
| 135 | BuyerFirstName field missing or blank. | ✗ |
| 136 | BuyerFirstName received with request was not Valid. | ✗ |
| 137 | BuyerLastName field missing or blank | ✗ |
| 138 | BuyerLastName received with request was not Valid | ✗ |
| 139 | BuyerAddress field missing or blank. | ✗ |
| 140 | BuyerAddress received with request was not Valid. | ✗ |
| 141 | BuyerCity field missing or blank. | ✗ |
| 142 | BuyerCity received with request was not Valid. | ✗ |
| 143 | BuyerState field missing or blank | ✗ |
| 144 | BuyerState received with request was not Valid. | ✗ |
| 145 | BuyerCountry field missing or blank. | ✗ |
| 146 | BuyerCountry received with request was not Valid. | ✗ |
| 147 | BuyerPincode field missing or blank. | ✗ |
| 148 | BuyerPinCode received with request was not Valid. | ✗ |
| 149 | BuyerPhoneNumber field missing or blank | ✗ |
| 150 | BuyerPhoneNumber received with request was not Valid. | ✗ |
| 151 | TxnType field missing or blank. | ✗ |
| 152 | TxnType received with request was not Valid. | ✗ |

| | | |
|-----|---|---|
| 153 | ZpPayOption field missing or blank. | X |
| 154 | ZpPayOption received with request was not Valid. | X |
| 155 | Mode field missing or blank | X |
| 156 | Mode received with request was not Valid. | X |
| 157 | Currency field missing or blank. | X |
| 158 | Currency received with request was not Valid. | X |
| 159 | Amout field missing or blank. | X |
| 160 | Amount received with request was not Valid. | X |
| 161 | BuyerIpAddress field missing or blank | X |
| 162 | BuyerIpAddress received with request was not Valid. | X |
| 163 | Purpose field missing or blank. | X |
| 164 | Purpose received with request was not Valid. | X |
| 165 | ProductDescription field missing or blank. | X |
| 166 | ProductDescription received with request was not Valid. | X |
| 167 | Product1Description received with request was not Valid. | X |
| 168 | Product2Description received with request was not Valid. | X |
| 169 | Product3Description received with request was not Valid. | X |
| 170 | Product4Description received with request was not Valid. | X |
| 171 | ShipToAddress received with request was not Valid. | X |
| 172 | ShipToCity received with request was not Valid. | X |
| 173 | ShipToState received with request was not Valid. | X |
| 174 | ShipToCountry received with request was not Valid. | X |
| 175 | ShipToPincode received with request was not Valid. | X |
| 176 | ShipToPhoneNumber received with request was not Valid. | X |
| 177 | ShipToFirstname received with request was not Valid | X |
| 178 | ShipToLastname received with request was not Valid. | X |
| 179 | Date is blank. | X |
| 179 | Date received with request was not valid. | X |
| 180 | Checksum received with request is not equal to what we calculated | X |
| 181 | Merchant Data Complete. | X |
| 182 | Merchant data not completed in our database | X |
| 183 | Unfortunately, the transaction has failed | X |
| 400 | The transaction was declined by the issuing bank | X |
| 401 | The transaction was rejected by the acquiring bank | X |
| 402 | This test transaction has been successfully completed. | X |
| 403 | Transaction failed because this card has been blocked by MobiKwik Payment Gateway | X |
| 404 | Transaction failed due to security checks | X |
| 501 | Debitorcredit is blank | X |
| 502 | Bankid is blank | X |
| 503 | Encrypted pan is blank | X |
| 504 | Card is blank | X |
| 505 | Nameoncard is blank | X |
| 506 | Encrypted cvv is blank | X |
| 507 | Encrypted expiry month is blank | X |

The below response code series starting from '6' e.g. '6XX' are sent from MobiKwik wallet via MobiKwik Payment Gateway to merchant site.

Table 10: Transact-API Response Codes(Mobikwik Wallet)

| Response Code | Response Description | Is Success |
|---------------|--|------------|
| 601 | Transaction completed successfully | ✓ |
| 602 | Merchant secret key doesn't exist | ✗ |
| 603 | User blocked | ✗ |
| 604 | Merchant blocked | ✗ |
| 605 | Merchant doesn't exist | ✗ |
| 606 | Merchant not registered on MobiKwik | ✗ |
| 607 | Wallet Topup failed | ✗ |
| 608 | Wallet debit failed | ✗ |
| 609 | Wallet credit failed | ✗ |
| 610 | User canceled transaction at login page | ✗ |
| 611 | User cancelled transaction at Wallet Top Up page | ✗ |
| 612 | User cancelled transaction at Wallet Debit page | ✗ |
| 613 | Order Id already processed with this merchant | ✗ |
| 614 | Length of parameter orderid must be between 8 to 30 characters | ✗ |
| 615 | Parameter orderid must be alphanumeric only | ✗ |
| 616 | Parameter email is invalid | ✗ |
| 618 | Parameter cell is invalid. It must be numeric, have 10 digits and start with 7,8,9 | ✗ |
| 619 | Parameter merchantname is invalid. It must be alphanumeric and its length must be between 1 to 30 characters | ✗ |
| 620 | Parameter redirecturl is invalid | ✗ |
| 621 | User Authentication failed | ✗ |
| 622 | Monthly Wallet Top up limit crossed | ✗ |
| 623 | Monthly transaction limit for this user crossed | ✗ |
| 624 | Maximum amount per transaction limit for this merchant crossed | ✗ |
| 625 | Merchant is not allowed to perform transactions on himself | ✗ |
| 626 | Checksum Mismatch | ✗ |
| 627 | Unexpected Error | ✗ |
| 628 | Orderid is Blank or Null | ✗ |
| 629 | Unknown Error | ✗ |

10.2 Check API Responses

Table 11: Check-API Response Codes

| Response Code | Response Description | Transaction Success | Valid for refund |
|---------------|---|---------------------|------------------|
| 103 | Fraud Detected | ✗ | ✗ |
| 110 | MerchantIdentifier field missing or blank | ✗ | ✗ |
| 111 | MerchantIdentifier not valid | ✗ | ✗ |
| 129 | OrderId field missing or blank | ✗ | ✗ |
| 155 | Mode field missing or blank | ✗ | ✗ |
| 156 | Mode received with request was not valid | ✗ | ✗ |
| 180 | Checksum received with request is not equal to what we calculated | ✗ | ✗ |
| 182 | Merchant Data not complete in our database | ✗ | ✗ |
| 89 | Checksum was blank. | ✗ | ✗ |
| 190 | OrderId either not processed or Rejected. | ✗ | ✗ |
| 191 | Merchant Identifier or Order Id was not valid | ✗ | ✗ |
| 205 | We could not find this transaction in our database | ✗ | ✗ |
| 206 | Transaction in Scheduled state. | ✗ | ✗ |
| 207 | Transaction in Initiated state. | ✗ | ✗ |
| 208 | Transaction in Processing state. | ✗ | ✗ |
| 209 | Transaction has been authorized. | ✗ | ✗ |
| 210 | Transaction has been put on hold. | ✗ | ✗ |
| 211 | Transaction is incomplete. | ✗ | ✗ |
| 212 | Transaction has been settled. | ✓ | ✗ |
| 213 | Transaction has been canceled. | ✗ | ✗ |
| 223 | Data Validation success. | ✗ | ✗ |
| 228 | Transaction has been captured. | ✓ | ✓ |
| 230 | Transaction Refund Initiated | ✓ | ✗ |
| 231 | Transaction Refund Completed | ✓ | ✗ |
| 232 | Transaction Payout Initiated | ✓ | ✓ |
| 233 | Transaction Payout Completed | ✓ | ✓ |
| 234 | Transaction Payout Error. | ✗ | ✗ |
| 236 | Transaction Refund Paid Out | ✓ | ✗ |
| 237 | Transaction Chargeback has been initiated | ✓ | ✗ |
| 238 | Transaction Chargeback is being processed | ✓ | ✗ |
| 239 | Transaction Chargeback has been accepted | ✓ | ✗ |
| 240 | Transaction Chargeback has been reverted | ✓ | ✗ |
| 241 | Transaction Chargeback revert is now complete | ✓ | ✗ |
| 245 | Transaction Partial Refund Initiated | ✓ | ✓ |
| 246 | Transaction Partial Chargeback has been initiated | ✓ | ✓ |
| 247 | Transaction Partial Chargeback is being processed | ✓ | ✓ |
| 248 | Transaction Partial Chargeback has been accepted | ✓ | ✓ |

| | | | |
|-----|---|---|---|
| 249 | Transaction Partial Chargeback has been reverted | ✓ | ✓ |
| 251 | Transaction Partial Refund Paid out | ✓ | ✓ |
| 252 | Transaction Partial Refund Completed | ✓ | ✓ |
| 253 | Transaction Refund Before Payout Paid out | ✓ | ✓ |
| 254 | Transaction Partial Refund Before Payout Paid Out | ✓ | ✓ |
| 255 | Transaction Partial Refund Before Payout Completed | ✓ | ✓ |
| 256 | Transaction Refund Before Payout Completed | ✓ | ✗ |
| 400 | Your Bank has declined this transaction, please Retry this payment with another Card. | ✗ | ✗ |

10.3 Update API Responses

Table 12: Update-API Response Codes

| Response Code | Response Description | Update Success |
|---------------|--|----------------|
| 184 | Update Desired blank. | ✗ |
| 185 | Update Desired not Valid | ✗ |
| 186 | Update Reason blank. | ✗ |
| 187 | Update Reason Not Valid. | ✗ |
| 189 | Checksum was blank. | ✗ |
| 190 | orderId either not Processed or Rejected | ✗ |
| 201 | Transaction cannot be refunded. | ✗ |
| 203 | Transaction status could not be updated try again. | ✗ |
| 229 | Transaction cannot be captured. | ✗ |
| 230 | Transaction Refund Initiated | ✓ |
| 242 | Transaction captured successfully. | ✓ |
| 243 | Transaction canceled successfully. | ✓ |
| 245 | Transaction Partial Refund Initiated | ✓ |

11.Live Credentials

- **URL :**

- For PCI-DSS certified merchants:**

- In this case, the Transact URL will be: <https://api.zaakpay.com/transactD?v=5>

- Here the card details will be encrypted on the merchant's server using RSA encryption.

- For PCI-DSS non-certified merchants:**

- In this case, the Transact URL will be: <https://api.zaakpay.com/transactD?v=8>

- Here the card details will be encrypted on Mobikwik Payment Gateway's server using a js file.

- **Merchant Identifier & Secret Key** can be generated through the MobiKwik Payment Gateway 's portal (As shown in Figure 3 : Dashboard-Developer Section)

12.Testing

If everything works as it should, after a payment is completed you should be directed back to your website along with POST data about the result & other parameters of the transaction. You can process and display all the received information and also verifies the checksum to verify the integrity of the information received. The parameters received with a response from the MobiKwik Payment Gateway transact API can be seen on this page you can accordingly display the end result to your customers and other things.

For Example: In case of a successful responseCode & successful checksum verification you can display a success page to the customer and show his order has been placed successfully. You can also keep a copy of the transaction details in your database by updating it for each response received here.