MobiKwik Payment

GatewayIntegration

Document

TransactD-Flow

(Card on Merchant

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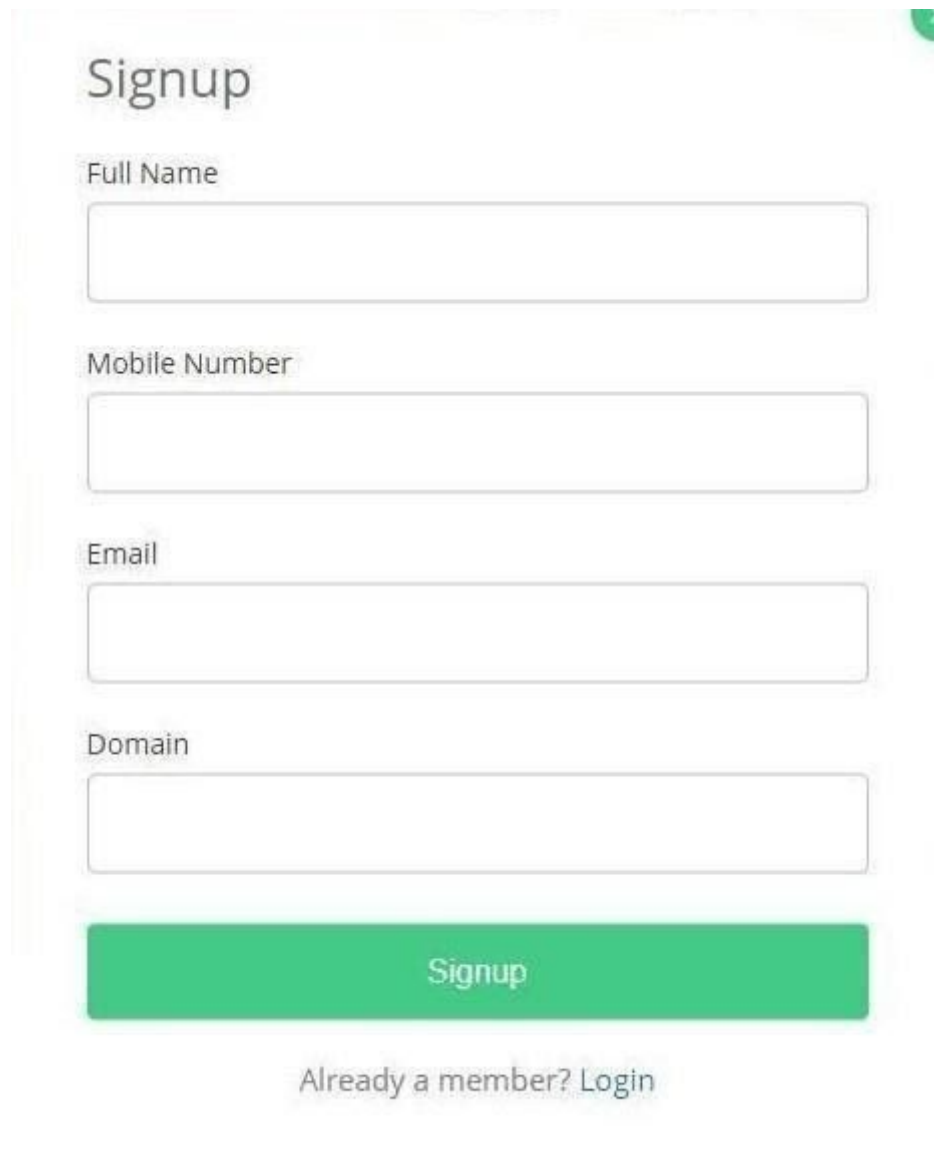
This document describes the steps for the technical integration process between merchant website/app and MobiKwik Payment Gateway for enabling online transactions. This document is covered in two sections. Section 1 covers website integration and Section 2 covers the API 's provided to the merchants.

2. Sign-Up

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

1. Login to MobiKwik Payment Gateway on : https://pay.mobikwik.com

Figure 1: Sign-Up

2. Click the My Account tab.
3. Select the integration sub-menu item under the My Account tab.
4. Select the URLs & Keys tab from the navigation.

5. 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 file on your server.

6. Select the Transaction limits sub-menu item under the My Account tab and set your appropriate transaction limits.

Figure 2: Dashboard-Home
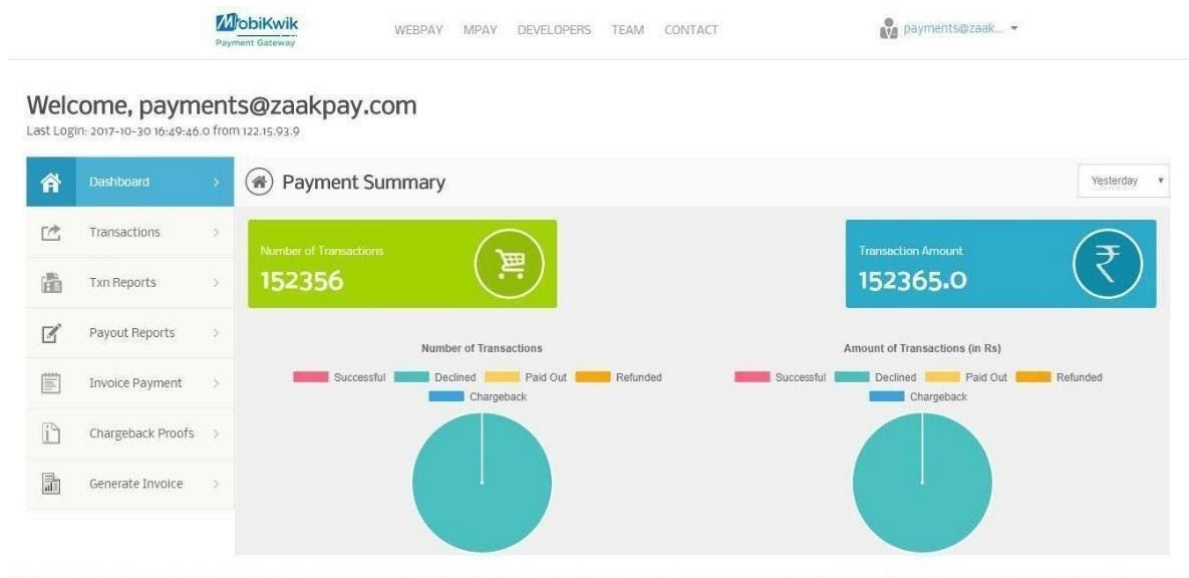
Generate your secret key and note it down along with your merchant identification number

3. Get Merchant ID and SecretKey

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

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

If the 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 "URLs" as described in the screen below.

Figure 4: Dashboard-URL Section

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

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

Figure 6: Dashboard-UI Section

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: https://zaakstaging.zaakpay.com/transactD?v=8**

- Merchant Identifier: b19e8f103bce406cbd3476431b6b7973

- Secret key:0678056d96914a8583fb518caf42828a

- Public KeyId: sAMtcgidueVcrZI

- Public key:
  MIIBIjANBgkqhkiG9w0BAQEFAAOCAQ8AMIIBCgKCAQEAikG2Pa
  W+CqT3m26Dbtm7una22MYEDd+xONYjwE69Qa/FNQO0R5eqUnf
  i4lneWX6rc1IB6iVhyNDYULOZBW7vUsFbDWNJFDTD+V1T+30VX
  Yvo+m7ufZCgxJVLn8W+JnKn1JPaL0n78UV2cG9zPlXKzJcMIGrN
  SG9QWFd6XJjlriJ2CFEbzPf7a4y7DwNgGrRpqMkmJDHNLcaba+C
  tTqjgeGUWoVIIg7RaQk4rJ5v21qyVK0pAUyfEXBDcLGWjsae0lsK+
  En7RFpV5NV6HxO78RnfT07RIdIBHxjWeM9WJ+xuGBKrODXmKR
  dWXSCAIiDYCp6F6fkgViE1XnCL6gQbnqQIDAQAB

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 flies 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 :
  / / Hel lo . php
  <%@ page impor t = "com. zaakpay . l i b . "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, parameters show Mobile must be set to true. Everything else is the same for desktop and mobile integration.

There are two flows in this section:

1. **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.
2. **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.

   Use URL : **https://api.zaakpay.com/zaakpay.js** to generate the key, which will be used to encrypt the card details. Encryption is to be done on the front end only.

   ```
   Sample Encrypt function:
   function encrypt(cardValue)
   {
   var out = '';
   for (var i = 0; i < cardValue.length; i++) {
   out += cardValue.charAt(i).charCodeAt()+
   key.charAt(i%key.length).charCodeAt()+",";
   }
   return out;
   ```

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):
  –merchant Identifier
  –orderid
  –mode
  –currency
  –amount
  –merchant Ip Address
  –txnDate
● Create a concatenated string of all data value sin 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 HMACSHA-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 HMACimplementation
- Python HMAC implementation
- Perl HMACimplementation
- Ruby HMAC implementation
- Java implementation
- JavaScript HMACimplementation
- .NET'sSystem.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
merchant Identifier	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 ac- cept duplicate **Advice: Orderid should be an alphanumeric value eg. ZAAK20170421	Your unique transactioni dentifier.
returnUrl	String	O	This must be the domain(or sub-domain of it) you saved under MyAccount -- > Integration	Url where you want MobiKwik Payment Gateway to post the response
buyerEmail	String	M	valid email address of the buyer	eg.prasang.misra@ mo bikwik.com
buyerFirstName	String	M	Max 30 alphanumeric characters, no special characters ordashes. First Name on card	Prasang

buyerLastName	String	M	Max 30 alphanumeric characters, no special characters ordashes. Firstname And Lastname cannot be the same. Last Name on card.	Mishra
buyerAddress	String	M	100 alphanumeric Street address of the buyer.(Part Of Billing Address)	B-34, Priyadarshini Society,Dumma Road
buyerCity	String	M	30 alphabet, minimum 3 (Part Of Billing address)	Jabalpur
buyerState	String	M	State of the buyer(Part of billingad- dress)	MP
buyerCountry	String	M	Country of the buyer	India
buyerPincode	String	M	Buyer's pin/zipcode. 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-UPI15-CCONLY- Only allow Credit Cards 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. 1digit 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=Domaincheck,0= Domain checkskip
currency	String	M	Values defined by MobiKwik Payment Gateway	INR
amount	String	M	Value in paisa.Min 100 paisa Max 10000000. Amount limit saved under Transaction Limit in your Zaakpay 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 format	2016-08-11
purpose	String	M	Min and Max numeric 1 digit. You must specify the purpose of the transaction	0=Service 1=Good 2=Auction 3=Other
productDescription	String	M	Text description of what you are selling At Least one product	GodzillaMovieDVD

			description is mandatory to show in the bill on the payment page. free text al-phanumeric 100 max	

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 the buyer's address is different from the 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	e.g 12345678

			phone number numeric only, no dashes,no spaces	
shipToFirstname	String	O	max 30 alphanumeric characters, no special characters or dashes	Prasang
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 DE-TECT (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, netbanking, upi or wallet	
bankid	String	M (for Net Banking and UPI)	For Net Banking, ID of selected bank, For Upi pass the user's VPA	eg. SBI For UPI: eg.9864567456@ikwik
encrypted_pan	String	M (for Card txn)	Encrypted Card Number	
card	String	O	Card Type	eg.VISA,MasterCard d

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_y ear	String	M(for Card txn	Encrypted Expiry Year of card	
checksum	String	M	To be calculated on above parameters using HMAC SHA 256	

NOTE: For UPI specifically if the merchant wants to use zaakpay's timer page then consider the above request. Else, refer to **Transact UPI API** request of transact-U document.Once the transaction is successful we will send a notification to return url as well as real time notification URL. Merchants can also check the status of transactions using check txn api which is present in this document itself.

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 per-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: Transact D 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 byMobiKwik 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 devices)
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	13a09f5fc5dc4f6f6b25fe384f5f3f106f9aabff10f4aed02511b8b2392fa9
amount	1000
doRedirect	false
paymentMode	DebitCard
cardId	2ba58e263f0f89f87080ac95ee46eea90389d1b29e9b5364b531d08a5e400175c~366
cardScheme	Visa
cardToken	4000 XXXX XXXX0002
bank	4000 XXXX XXXX0002
bankid	AXIS BANK LTD
paymentMethod	NA
cardhashid	400000CH466
productDescription	NA
product1Description	NA
product2Description	NA
product3Description	NA
product4Description	NA
pgTransId	ZP55cbfff01a00d
pgTransTime	10/30/201714:40:25

Response checksum calculated on

amount=1000&bank=AXIS BANK
LTD.&bankid=NA&cardId=2ba58e263f0f89f87080ac95ee46eea90389d1b29e9b5364b5
31d08a5e401 75c~366&cardScheme=Visa&cardToken=4000 XXXX
XXXX0002&cardhashid=CH466&doRedirect=false&orderId=ZPLive1509350715217&pa
ymentMethod=400000&paymentMode=Debit
Card&responseCode=100&responseDescription=The transaction was completed

successfully.&productDescription=NA&product1Description=NA&product2Description=NA&product3Description=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 HDFC NetBanking. If the value is C4300, payment was made using Axis VISA Debit Card. In the case of Mobikwik Wallet, the value of this parameter isN1053.

- **cardhashid**: This is a one to one mapping with a card number. It is a unique value generated per card and will remain the same for all transactions made using the 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 set up some fraud checks and limits per card using this parameter. In the case of NetBanking and MobiKwik Wallet, the value of this parameter isNA.

- **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 filetest_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.

Generate the key from the dashboard:
https://pay.mobikwik.com/manageKeys

7. CheckAPI

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

Staging URL: https://zaakstaging.zaakpay.com/transactD?v=8

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
merchant Identifier	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

 1. **If you are posting in order like merchantIdentifier, orderId & mode.Therefore**

 Input Parameter string:'b19e8f103bce406cbd3476431b6b7973''ZPK12345''0'
 Secret Key (staging): 0678056d96914a8583fb518caf42828a
 Checksum: bb4de1572d0f6ee099e05d527f7f02e7dae6eaba06baceeacff13118bff8f60b

 2. **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 NetBanking.It is an 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 Net banking txns, value will be "NA".
amount	Txn amount in paisa,Integer
paymentmode	mode of payment
txnid	MobiKwik Payment Gateway txn ID
timestamp	Time stamp 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: 625e20fbf1269c721d29e4d2650cd87a58e1c722e8b410bd5e6e3b88cff7d2d5

8. UpdateAPI

The response will be in the XML format.

Staging URL:https://zaakstaging.zaakpay.com/transactD?v=8
Live URL:https://api.zaakpay.com/updatetransaction

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 max 1 digit,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, max30 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(for Partial-Refund)	Amount Paid.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 the merchant wants a 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:
9e67318db8ee257532d134354d185d9ea15f0408d413e97ce7fd1e2b973ed2e6

NOTE: Only 3 kinds of updates are possible using Update API:
• Authorized toCancel
• Authorized toCapture
• Capture to Refund before Payout Initiated
• Capture to Partial Refund before Payout Initiated
• Payout Initiated to RefundInitiated
• Payout Initiated to Partial RefundInitiated
• Payout Completed to RefundInitiated
• Payout Completed to Partial RefundInitiated

Example:

```
<form
action="https://api.zaakpay.com/updatetransaction"
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: a1da918361410088071ad5d6f12f57dfbdb3261f70eedec743f86db4e75db33f

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 andKuwait
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
SBI	State Bank of Bikaner and Jaipur – merged to SBI
SBI	State Bank of Hyderabad – merged to SBI
SBM	State Bank of Mysore
SBI	State Bank of Patiala – merged to SBI
SBI	State Bank of Travancore – merged to SBI
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	Oxigen Wallet
payzpw	Hdfc Payzapp Wallet
IDN	IDFC Bank
SCB	Standard Chartered Bank

10. MobiKwik Payment Gateway APIResponses

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 merchant Identifier 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 orblank.	✗
111	MerchantIdentifier Not Valid.	✗
126	Date received with the 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 the request was not Valid.	✗
131	ReturnUrl field missing or blank.	✗
132	ReturnUrl received with request was notValid	✗
133	BuyerEmail field missing or blank.	✗
134	BuyerEmail received with the request was not Valid.	✗
135	BuyerFirstName field missing or blank.	✗
136	BuyerFirstName received with the 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 the request was notValid.	✗
141	BuyerCity field missing or blank.	✗
142	BuyerCity received with the request was not Valid.	✗
143	BuyerState field missing or blank	✗
144	BuyerState received with the request was not Valid.	✗
145	BuyerCountry field missing or blank.	✗
146	BuyerCountry received with the request was notValid.	✗

147	BuyerPincode field missing or blank.	✗
148	BuyerPinCode received with the request was notValid.	✗
149	BuyerPhoneNumber field missing or blank	✗
150	BuyerPhoneNumber received with the request was not Valid.	✗
151	TxnType field missing or blank.	✗
152	TxnType received with request was not Valid.	✗
153	ZpPayOption field missing or blank.	✗
154	ZpPayOption received with request was not Valid.	✗
155	Mode field missing or blank	✗
156	Mode received with request was notValid.	✗
157	Currency field missing or blank.	✗
158	Currency received with request was not Valid.	✗
159	Amount field missing or blank.	✗
160	Amount received with the request was not Valid.	✗
161	BuyerIpAddress field missing or blank	✗
162	BuyerIpAddress received with the request was not Valid.	✗
163	Purpose field missing or blank.	✗
164	Purpose received with the request was not Valid.	✗
165	ProductDescription field missing or blank.	✗
166	ProductDescription received with request was notValid.	✗
167	Product1Description received with request was not Valid.	✗
168	Product2Description received with request was not Valid.	✗
169	Product3Description received with request was not Valid.	✗
170	Product4Description received with request was not Valid.	✗
171	ShipToAddress received with request was notValid.	✗
172	ShipToCity received with request was not Valid.	✗
173	ShipToState received with request was not Valid.	✗
174	ShipToCountry received with request was notValid.	✗
175	ShipToPincode received with request was notValid.	✗
176	ShipToPhoneNumber received with the request was not Valid.	✗
177	ShipToFirstname received with request was not Valid	✗
178	ShipToLastname received with request was not Valid.	✗
179	Date is blank.	✗
179	Date received with the request was not valid.	✗
180	Checksumreceivedwithrequestisnotequaltowhatwe calculated	✗
181	Merchant Data Complete.	✗
182	Merchant data not completed in our database	✗
183	Unfortunately, the transaction has failed	✗
400	The transaction was declined by the issuing bank	✗
401	The transaction was rejected by the acquiring bank	✗
402	This test transaction has been successfully completed.	✗
	Transaction Failed Because This Card Has Been Blocked By MobiKwik Payment Gateways	✗

403		
404	Transaction failed due to security checks	✗
501	DebitorCredit is blank	✗
502	Bankid is blank	✗
503	Encrypted pan is blank	✗
504	Card is blank	✗
505	Nameoncard is blank	✗
506	Encrypted cvv is blank	✗
507	Encrypted expiry month isblank	✗

Table 10: Some More Transact-API Responses Codes

109	One or more fields entered for this transaction has validation error please retry this payment.	✗
133	Email in OrderDetail field missing or blank.	✗
140	Address in BillingAddress received with the request was not valid.	✗
142	City in BillingAddress received with the request was not valid.	✗
144	The State in BillingAddress received with the request was not valid.	✗
148	PinCode in BillingAddress received with the request was not valid.	✗
150	PhoneNumber in OrderDetail received with request was not valid.	✗
159	Amount field missing or blank.	✗
160	Transaction amount validation has failed.	✗
171	Address in ShippingAddress received with the request was not valid.	✗
176	ShipToPhoneNumber received with the request was not valid.	✗
180	Checksum received with the request is not equal to what we calculated.	✗
200	Transaction Already Refunded	✗
204	Transaction Id is not valid.	✗
227	Acquiring Bank returned an error	✗
405	Transaction failed as the total amount allowed for this card per month has been reached.	✗
406	Transaction failed as the total amount allowed for this card per day has been reached.	✗
407	Invalid Card Details	✗
408	Transaction failed as the total no. of transactions allowed for this card per day has been reached.	✗
409	Transaction failed as the total no. of transactions allowed for this email per day has been reached.	✗
418	amex card not enabled for merchant Transaction has failed	✗
419	card not enabled for merchant Transaction has failed	✗
510	Invalid bankid	✗
629	Unknown Error!! Transaction Has Failed edit this existing text	✗
726	User Authentication Failed. Please try again.	✗
742	Credit Card Not Allowed	✗
744	Another Attempt with the same OrderId is in process.	✗
745	Card expired	✗

801	Incorrect Expiry Date or CVV Value Please retry with correct values or another Card.	✗
802	Your bank is experiencing heavy traffic at the moment please Retry this payment with another Card.	✗
804	Your Card is Expired Please enter the correct expiry date or Retry this payment with another Card.	✗
806	Your Bank has declined this transaction due to insufficient funds please Retry this payment with another Card.	✗
807	Your card is not allowed for this type of transaction please Retry this payment with another card.	✗
809	Unfortunately some processing error occurred at the bank and the transaction failed.Please try again.	✗
812	Invalid PIN entered Please retry with a valid PIN or any other payment mode.	✗
813	International Card not allowed please Retry this payment with another Card.	✗
814	You have exceeded today's transaction limit on this card Please retry with another card.	✗
815	You have exceeded the trial limit for PIN please Retry this payment with another Card.	✗
818	You have entered incorrect card details. Please enter the correct card details and try again.	✗
857	The card which is being used for this transaction is reported to be stolen. Kindly retry payment with another card.	✗
1011	Card Expired	✗
1012	Invalid VPA! Please enter a valid Vpa	✗

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

Table 11: Transact-API Response Codes(Mobikwik Wallet)

ResponseCode	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 Top Up 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 order Id must be between 8 To 30 characters	✗

615	Parameter order id must be alphanumeric only	✗
616	Parameter email is invalid	✗
618	Parametercellisinvalid.Itmustbenumeric,have10 digits and start with 7,8,9	✗
619	Parametermerchantnameisinvalid.Itmustbe alphanumeric and its length must be between 1 to 30 characters	✗
620	Parameter redirect url 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 orNull	✗
629	Unknown Error	✗

10.2. Check APIResponses

Table 12: Check-API Response Codes

ResponseCode	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 orRejected.	✗	✗
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 APIResponses

Table 13: 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. LiveCredentials

- **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 PaymentGateway'sportal(AsshowninFigure3: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 response Code & 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.