Zaakpay Link Based Payments

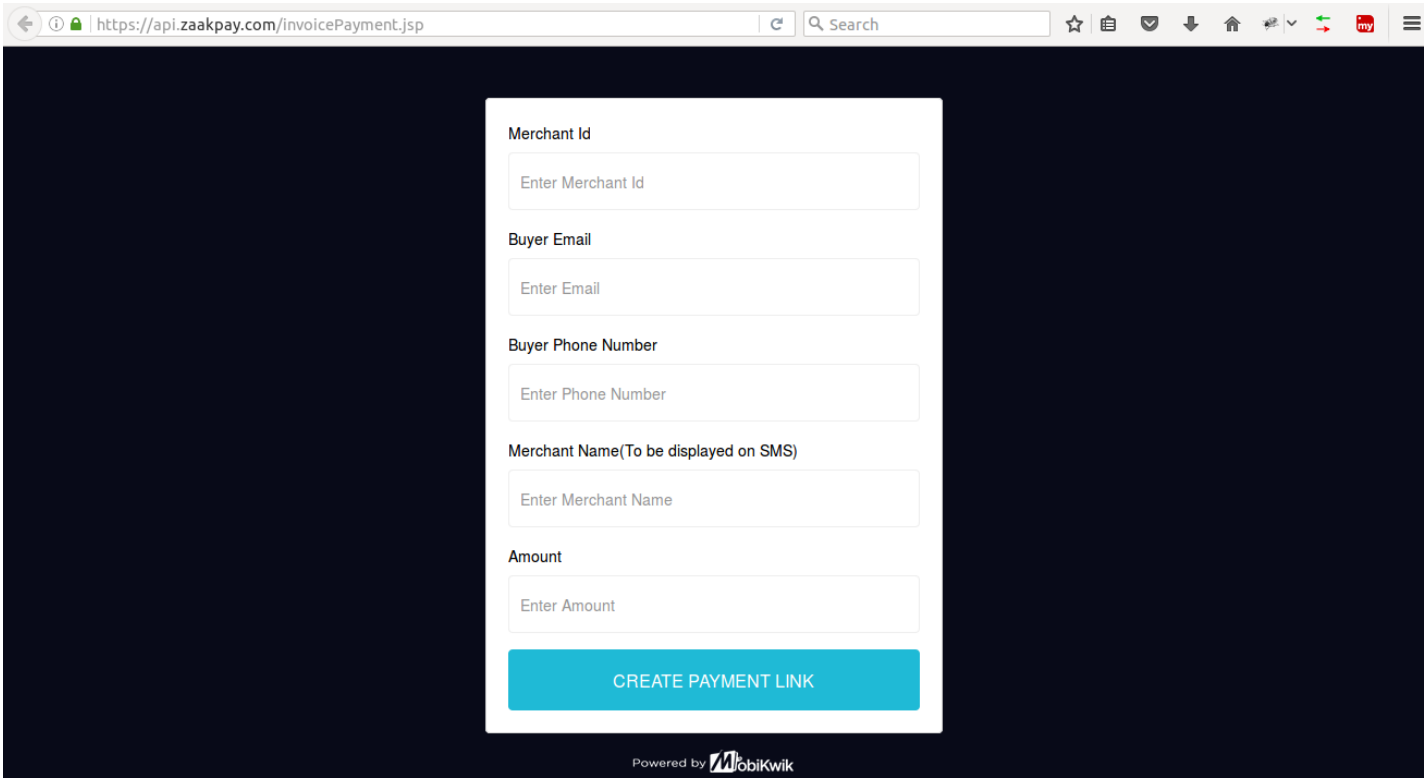
Version 2.0

Contents

1 Introduction

- This feature enables merchant's to share payment links to their customers. This link redirects the users to the gateway page where they can complete the payments.
- Once the payment is complete, the merchant can call the check API to confirm the status of the transaction.
- The URL to this interface is **https://api.zaakpay.com/invoicePayment.jsp**

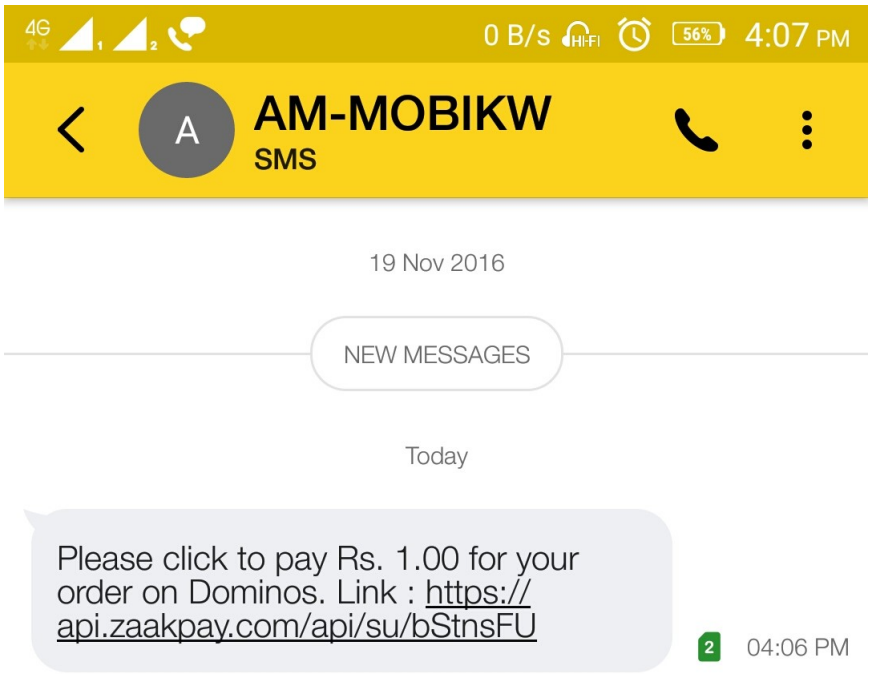
- Below is the interface of the link based payment solution.



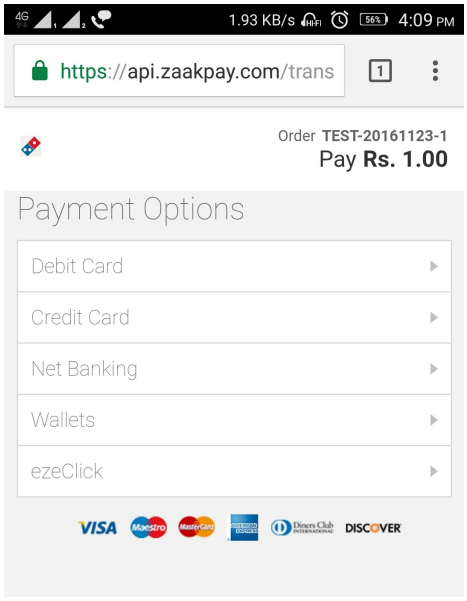
Below is the list of fields required to generate the link as per the screen above:

- Merchant ID: We will be providing you a separate merchant ID which will be static for a merchant
- Buyer Email: Email address of the customer
- Buyer Phone number
- Amount : This is the amount that is to be debited from the customer's account. This amount will be in Rupees
- Merchant Name : A specific name to be shown in the SMS

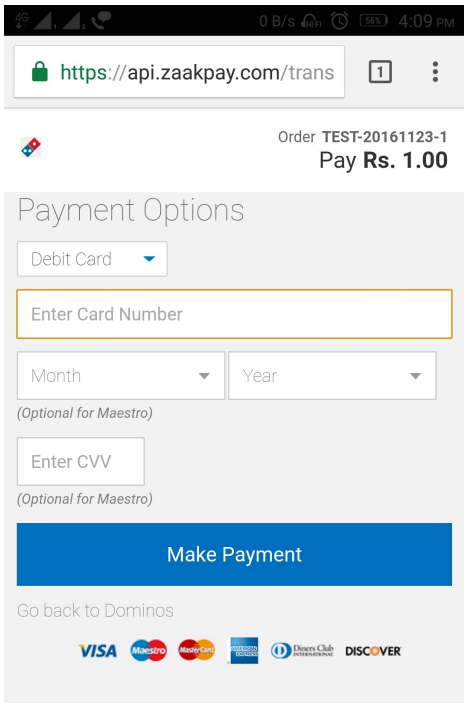
The above page will call the API returning the status of the SMS having the link to payment.
The SMS to the customer would look like



- When user clicks on the link, they are redirected to the PG page where they have all the payment options available as shown below

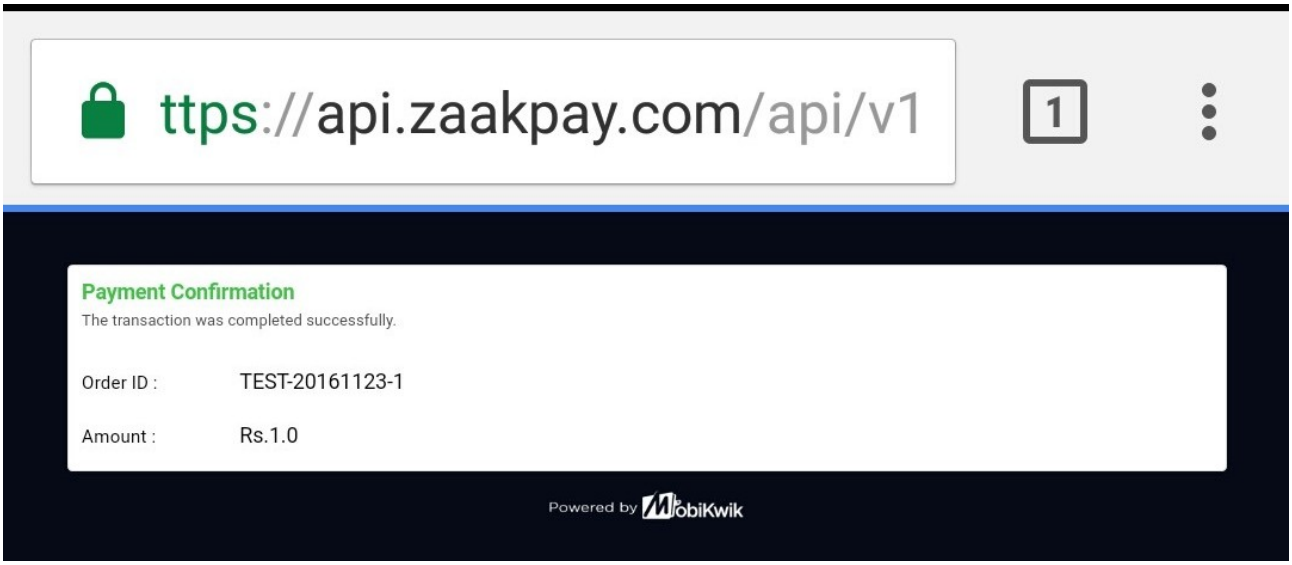


- User can select any of the payment options to complete the transaction as below :



-

- Once the transaction is complete, the user is redirected to this page and the merchant will be getting a call-back if you have configured the URL in your Zaakpay profile.


ttps://api.zaakpay.com/api/v1
1
Payment Confirmation
The transaction was completed successfully.
Order ID : TEST-20161123-1
Amount : Rs.1.0
Powered by MobiKwik

2 API Flow

URL for staging environment : **http://zaakpay-staging.cloudapp.net:8080**

URL for production environment : **https://api.zaakpay.com**

API URL - **{SERVER}/api/v1/generatePaymentLink**

This will be a POST call to Zaakpay server along with the parameters described below :

```
loginid //707 is the value for staging environment. Consult your
    respective account manager for production value
buyerEmail //you can pass store id here provided by your store; or
    pass users email id if available
buyerPhoneNumber //Pass users phone number here(maximum 15
    characters)
orderId=INV1468410370380 //generate a random orderid or take orderid
     from merchant
returnUrl={SERVER}/api/v1/getInvoiceResponse
showMobile=DETECT
buyerFirstName //User's detail
buyerLastName //User's detail
buyerAddress //User's detail
buyerCity //User's detail
buyerState //User's detail
buyerCountry //User's detail
buyerPincode //User's detail
txnType=1
zpPayOption=1
mode=0
currency=INR
zpAmount // eg. 12300 Pass amount in paisa e.g: 100 for 1rupee
amount // eg. 12300 Pass amount in paisa e.g: 100 for 1rupee
merchantIpAddress // IP address of your website
purpose=4
productDescription //eg. Invoice+Payments
product1Description //
shipToAddress //User's detail
shipToCity //User's detail
shipToState //User's detail
shipToCountry //User's detail
shipToPincode //User's detail
shipToPhoneNumber //User's detail
shipToFirstname //User's detail
shipToLastname//User's detail
txnDate= // eg. 2016-7- 13 ,pass correct date in the specified
    format
```

This will be a server to server call. The response of this API would be :

```
{
        "status":100,     // 100 for success, others for failure
       "message":"Success"
}
```

3 Checksum Calculation for response

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 Zaakpay. We use an HMACSHA- 256algorithm 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 the same order as the order of posting the parameters to Zaakpay
- Create a concatenated string of all data values in your list, with single quotes around each item. e.g. 'merchantIdentifier"orderId"amount"buyerEmail"buyerAddress'...
- Calculate the checksum using the HMAC SHA-256 algorithm using 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
  - 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"20000"10.45.46.127"2013-05-23'
  Now you can calculate the checksum based on this concatenated string and the secret key generated in your account under the URLs & Keys tab.

4 Check API

The purpose of this API is to enable websites to check the latest status of their transaction at any time. Check status URL: **https://api.zaakpay.com/checktransaction?v=2**

4.1 Request Parameters

Table 1: 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 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 Calculation:
Create a list of all parameters which you're passing to the API. Parameters used in checksum calculation are (in no particular order):

- merchantIdentifier
- mode
- orderId

Create a concatenated string of all data values in your list, with single quotes around each item.
Calculate the checksum using the HMAC SHA-256 algorithm using 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" with the parameters mentioned below:

- merchantIdentifier -b19e8f103bce406cbd
- mode - 0
- orderId - ZPK12345

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''0''ZPK12345'
Now you can calculate the checksum based on this concatenated string and the secret key generated in your account under the URLs & Keys tab.
Example:

```
<form action="https://api.zaakpay.com/checktransaction?v=2" 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>
```

4.2 Response Parameters

The response will be in the XML format.

Table 2: Check API Response

Parameters	Description
merchantid	Zaakpay'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
checksum	Checksum calculated by Zaakpay on all above response parameters

Example:

```
<zaakpay_response>
<response_element>
<merchantid>sk4jfdb342kjwdbkj9</merchantid>
<orderid>99802312</orderid>
<responsecode>190</responsecode>
<description>OrderId either not Processed or Rejected</description>
<paymentmethod>NOT FOUND</paymentmethod>
<cardhashid>NA</cardhashid>
<amount>25000</amount>
<checksum>yun863a2d9328528939568cc252e45aadb8< /checksum>
</response_element>
</zaakpay_response>
```

5 Update API

The purpose of this API is to enable websites to settle, cancel or refund transactions. Update API URL: **https://api.zaakpay.com/updatetransaction**

5.1 Request Parameters

Table 3: Update API Request

Parameter	Optional O, Mandatory M	Validation	Allowed Values
merchantIdentifier	M	alphanumeric	Zaakpay 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 Zaakpay	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 50 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 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 may 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.

Create a list of all parameters which you’re passing to the API.Parameters used in checksum calculation are(in no particular order):

- merchantIdentifier
- updateDesired
- updateReason
- orderId
- mode

Create a concatenated string of all data values in your list, with single quotes around each item.
Calculate the checksum using the HMAC SHA-256 algorithm using 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" with the parameters mentioned below:

- merchantIdentifier - b19e8f103bce406cbd
- updateDesired - 7
- updateReason - Test Reason
- orderId - ZPK12345
- Mode - 0

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''7''Test Reason''ZPK12345''0'
Now you can calculate the checksum based on this concatenated string and the secret key generated in your account under the URLs & Keys tab.

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/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="Order␣not␣delivered.
    " />
<input type"="hidden name"="checksum value"=
    "a2d9328528939568cc252e45aadb8 />
</form>
```

5.2 Response Parameters

The response will be in the XML format.

Table 4: Update API Response

Parameters	Description
merchantid	Zaakpay'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
checksum	Checksum calculated by Zaakpay on all above response parameters

Example:

```
<zaakpay_response>
<response_element>
<merchantid>sk4j2kjwdbkj9832ds</merchantid>
<orderid>99802312</orderid>
<responsecode>190</responsecode>
<description>OrderId either not Processed or Rejected</description>
</response_element>
</zaakpay_response>
```

6 Check API Responses

Table 5: 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.	✗	✗

6.1 Update API Responses

Table 6: 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	✓