Zaakpay UPI Integration Document

Version 1.0

1   Staging Credentials

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

- **Merchant Identifier :** b19e8f103bce406cbd3476431b6b7973

- **Secret key :** 0678056d96914a8583fb518caf42828a

2   Request and Response

2.1   Production URL

- **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=3**
  Here the card details will be encrypted on Zaakpay's server using a js file.

2.2   Request Parameters

Table 1: S2S API Request

Parameter	Optional O, Mandatory M	Validation	Allowed Values
merchantIdentifier	M	alphanumeric	Zaakpay's unique identifier for your website
orderId	M	max 20 alphanumeric,must be unique per website, we do not accept duplicate	Your unique transaction identifier.
returnUrl	O	This must be the domain(or a sub-domain of it) you saved under My Account>Integration	Url where you want Zaakpay to post the response
buyerEmail	M	valid email address of the buyer	eg. prasang.misra@mobikwik.com
buyerFirstName	M	Max 30 alphanumeric characters, no special characters or dashes. First Name on card	Prasang
buyerLastName	M	Max 30 alphanumeric characters, no special characters or dashes. First name and last name cannot be same. Last Name on card.	Misra
buyerAddress	M	100 alphanumeric Street address of the buyer. (Part of billing address)	B-34, Priyadarshni Society, Dumna Road
buyerCity	M	30 alphabet, minimum 3 (Part of billing address)	Jabalpur
buyerState	M	State of the buyer (Part of billing address)	MP
buyerCountry	M	Country of the buyer	India
buyerPincode	M	Buyer's pin/zip code. Can have Numbers, Spaces and Hyphens (-)only (Part of billing address)	482001
buyerPhoneNumber	M	buyer's landline or mobile phone number, numeric only, no dashes,no spaces	eg. 7698189874

txnType	M	1 digit only, numeric Zaakpay will show the tab on the payment page which corresponds to the txnType you provide	For UPI, it is 3
zpPayOption	M	Which Zaakpay option have you used for this transaction. 1 digit only, numeric Default value is 1.	For UPI, it is 3
mode	M	1 digit only, numeric	1 = Domain check, 0=Domain check skip
currency	M	Values defined by Zaakpay	INR
amount	M	Value in paisa. Min 100 paisa Max 10000000. Amount limit saved under Transaction Limit in your Zaakpay panel.	
merchantIpAddress	M	buyer's IP address as recorded by your website.	127.0.0.1
txnDate	M	Transaction date in yyyy-mm-dd format	Eg. 2016-08-20
purpose	M	Min and max numeric 1 digit. You must specify the purpose of the transaction	0=Service, 1=Goods, 2=Auction, 3=Other
productDescription	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	O	free text alphanumeric 100 max	
product2Description	O	free text alphanumeric 100 max	
shipToAddress	O	You may specify this only when buyer's address is different from shipping address. 30 alphanumeric	Flat 1A, Sector7, Defence Colony
shipToCity	O	Shipping address city. 30alphabet, minimum3	Jabalpur
shipToState	O	Shipping address state	MP
shipToCountry	O	Shipping address country	India
shipToPincode	O	Shipping address pin/zip code. 2 to 12 digits Can have Numbers, Spaces and Hyphens (-)only	482001
shipToPhoneNumber	O	Shipping address landline or mobile phone number numeric only, no dashes,no spaces	e.g. 01145771775 ,9971712962
shipToFirstname	O	max 30 alphanumeric characters,no special characters or dashes	Prasang
shipToLastname	O	max 30 alphanumeric characters,no special characters or dashes	Misra

showMobile	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 Zaakpay to represent mobile view.
debitorcredit	M	Possible Value: UPI	
bankid	M	VPA address of the customer	
checksum	M	To be calculated on above parameters 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=3" 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="3">
<input type="hidden" name="zpPayOption" value="3">
<input type="hidden" name="mode" value="0">
<input type="hidden" name="currency" value="INR">
<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="test_product">
<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="UPI" />
<input type="hidden" name="bankid" value="prasang@upi" />
<input type="hidden" name="checksum"
value="796
    d672eb63e1dfa4a0bc844e8d3468ebcd6d612dc39588814b7b00ce669c1c2">
</form>
```

2.3   Response Parameters

Table 2: S2S API Response

Parameters	Description
orderId	Your unique transaction identifier
responseCode	Numeric, max 3 digits example 100 for success
responseDescription	Alphanumeric max 30 description of the response
amount	Txn amount in paisa, Integer
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".
checksum	Checksum calculated by Zaakpay on all above response parameters

- **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 Zaakpay in response. Sample code to calculate response checksum has been given in file test_merchant_output.jsp