

## Zaakpay API, Version3

RequestURL : https://api.zaakpay.com/transact?v=3

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## 1. Sign Up

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

- Login to Zaakpay.
- 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 Zaakpay 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.

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

## 2. Get Merchant Identifier and Secret Key

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

## 3. Placing files on your server

Based on your platform copy the **posttozaakpay.ext**, **response.ext** & **checksum.ext** files on your server.

**Note**: Here **.ext** depends on the programming language your server is based on. For example, for PHP the file names will be response.php, etc.

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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:

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

Go to Zaakpay > 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 Zaakpay Merchant Dashboard.

## 4. Checksum calculation before sending

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.

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- 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–20000
  - ◆ 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.

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## 5. Transact API

The purpose of this API is to enable websites to do online payment transactions using Zaakpay.

**Mobile Integration**: For Zaakpay integration on mobile, parameter *showMobile* must be set to true. Everything else is same for desktop and mobile integration.

Transact URL: https://api.zaakpay.com/transact?v=3

## 5.1 Request Parameters

Parameter	Optional O, Mandatory M	Validation	Allowed Values
merchantIdentifier	M	alphanumeric	Zaakpay's unique identifier for your website
orderId	М	max 20 alphanumeric, must be unique per website, we do not accept duplicate	Your unique transaction identifier.
returnUrl	О	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	М	valid email address of the buyer	pankaj@gmail.com
buyerFirstName	М	Max 30 alphanumeric characters, no special characters or dashes.  First Name on card	Pankaj
buyerLastName	М	Max 30 alphanumeric characters, no special characters or dashes. First name and last name cannot be same. Last Name on card.	Kumar

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buyerAddress	M	100 alphanumeric Street address of the buyer. (Part of billing address)	#123, Hello Apartments, Rainbow Street, Defence Colony
buyerCity	M	30 alphabet, minimum3 (Part of billing address)	Surat
buyerState	M	State of the buyer (Part of billing address)	Gujarat
buyerCountry	M	Country of the buyer	India
buyerPincode	М	Buyer's pin/zip code. 2 to12 digits. Can have Numbers, Spaces and Hyphens (-)only ( Part of billing address )	122001
buyerPhoneNumber	М	buyer's landline or mobile phone number, numeric only, no dashes,no spaces	e.g. 01145771775 9971712962
txnType	М	1 digit only, numeric Zaakpay will show the tab on the payment page which corresponds to the txnType you provide	debit/credit cards=1, net banking=3
zpPayOption	М	Which Zaakpay 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	M	1 digit only, numeric	1 = Domain check, 0=Domain check skip
currency	M	Values defined by Zaakpay	
amount	М	Value in <b>paisa.</b> Min 100 paisa Max 10000000. Amount limit saved under Transaction Limit in your Zaakpay panel.	
merchantIpAddress	М	buyer's IP address as recorded by your website.	127.0.1.2

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txnDate	M	Transaction date in yyyy-mm-dd format	2014-09-22
purpose	М	Min and max numeric 1digit. You must specify the purpose of the transaction	0=Service, 1=Goods, 2=Auction, 3=Other
productDescription	М	Text description of what you are selling. Atleast1 product description is mandatory to show in the bill on payment page. free textalphanumeric100 max	e.g. name of book, name of mobile etc. e.g. Rs 199 Godzilla Movie DVD
product1Description	О	free text alphanumeric 100 max	
product2Description	O	free text alphanumeric 100 max	
product3Description	0	free text alphanumeric 100 max	
product4Description	0	free text alphanumeric 100 max	
shipToAddress	О	You may specify this only when buyer's address is different from shipping address. 30 alphanumeric	Flat 1A, Sector7, Defence Colony
shipToCity	О	Shipping address city. 30alphabet, minimum3	New Delhi
shipToState	О	Shipping address state	Delhi
shipToCountry	О	Shipping address country	India
shipToPincode	O	Shipping address pin/zip code. 2 to 12 digits Can have Numbers, Spaces and Hyphens (-)only	110006

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shipToPhoneNumber	О	Shipping address landline or mobile phone number numeric only, no dashes,no spaces	e.g. 01145771775 9971712962
shipToFirstname	0	max30alphanumeric characters,no special characters or dashes	Pankaj
shipToLastname	O	Max 30 alphanumeric characters, no special characters or dashes	Kumar
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.
checksum	M	To be calculated on above parameters using HMAC SHA 256	

**Note**: The parameters must be posted to the Transaction API using HTTP (POST).

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#### Example:

Since you are sending payment information to Zaakpay, you need to prefill 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/transact?v=3" method="post">
<input type="hidden" name="merchantIdentifier" value="b19e8f103bce406cbd">
<input type="hidden" name="orderId" value="444221414">
<input type="hidden" name="returnUrl" value="www.domain.com/zaakpay/response">
<input type="hidden" name="buyerEmail" value="example@gmail.com">
<input type="hidden" name="buyerFirstName" value="kumar">
<input type="hidden" name="buyerLastName" value="prasant">
<input type="hidden" name="buyerAddress" value="lsa">
<input type="hidden" name="buyerCity" value="noida">
<input type="hidden" name="buyerState" value="u.p.">
<input type="hidden" name="buyerCountry" value="India">
<input type="hidden" name="buyerPincode" value="201012">
<input type="hidden" name="buyerPhoneNumber" value="9871041425">
<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="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="checksum" value="796d672eb63e1dfa4a0bhjhf67hkh98"> </form>
```

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The main files in test kit are described below:

**test\_merchant\_input.htm**: This is the entry point which has all details like amount, orderid, merchantIdentifier etc. => **Put your merchant identifier here**.

**Note**: orderId must be unique for every request.

**test\_mtx\_update\_input.htm**: This is the entry point for update/refund status API call. Put your details and merchant Identifier in this file. Amount for partial refund should be '0' in case of full refund.

**test\_status\_check\_input.htm**: This is the entry point for check status API call. Put your **order ID** and **merchant Identifier** here.

ext refers to your respective technology extension like for PHP, replace ext with php

**posttozaakpay.ext**: It populates all parameters in hidden variables and makes a POST request to Zaakpay. => **Put your secret key here**.

**postmtxupdatetozaakpay.ext**: It makes the server to server update/refund API call and displays the returned message.

**poststatuschecktozaakpay.ext**: It makes the server to server check status API call and displays the returned message.

**response.ext**: This is the file which handles response from Zaakpay after completion of transaction. It has the code to fetch response parameters and calculate response checksum. =>**Put your secret key here**.

**Checksum.ext**: Has the code for calculating request checksum.

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#### 5.2 Response Parameters

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

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#### 6. Check Status 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

## 6.1 Request Parameters

Parameter	Optional O, Mandatory M	Validation	Allowed Values
merchantIdentifier	M	alphanumeric	
orderId	М	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):

merchant Identifier

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.

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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>
```

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## 6.2 Response Parameters

The response will be in the XML format.

Parmaeter Name	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:

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# 7. 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

# 7.1 Request Parameters

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	О	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 except amount.	

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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:

- 1. Authorized to Cancel
- 2. Authorized to Capture
- 3. Payout Completed to Refund Initiated

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#### 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>
```

## 7.2 Response Parameters

The response will be in the XML format.

Parameter	Description
merchantid	Zaakpay's unique identifier for your website
orderid	Yourunique transaction identifier
responsecode	numericmax3digits123. Refer to responses
description	Description of the response
checksum	Checksum calculated by Zaakpay on all above response parameters

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# 8. Zaakpay API Responses

# 8.1 Transaction API Responses

Response Code	Response Description
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

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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.
154	ZpPayOption received with request was not Valid.
155	Mode field missing or blank
156	Mode received with request was not Valid.
157	Currency field missing or blank.
158	Currency received with request was not Valid.
159	Amout field missing or blank.
160	Amount received with request was not Valid.
161	BuyerIpAddress field missing or blank
162	BuyerIpAddress received with request was not Valid.
163	Purpose field missing or blank.
164	Purpose received with request was not Valid.
165	ProductDescription field missing or blank.
166	ProductDescription received with request was not Valid.
167	Product1 Description received with request was not Valid.

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168 Product2Description received with request was not Valid.  170 Product4Description received with request was not Valid.  171 ShipToAddress received with request was not Valid.  172 ShipToCity received with request was not Valid.  173 ShipToState received with request was not Valid.  174 ShipToCountry received with request was not Valid.  175 ShipToPincode received with request was not Valid.  176 ShipToPhoneNumber received with 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 request was not valid.  180 Checksum received with request is not equal to what we calculated.  181  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.  403 Transaction failed because this card has been blocked by Zaakpay  404 Transaction failed due to security checks  501 Debitorcredit is blank  502 Bankid is blank  503 Encrypted_pan is blank  504 Card is blank  Nameoncard is blank  Nameoncard is blank	168	Product2Description received with request was not Valid.
170 Product4Description received with request was not Valid.  171 ShipToAddress received with request was not Valid.  172 ShipToCity received with request was not Valid.  173 ShipToState received with request was not Valid.  174 ShipToCountry received with request was not Valid.  175 ShipToPincode received with request was not Valid.  176 ShipToPhoneNumber received with 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 request was not valid.  180 Checksum received with request is not equal to what we calculated.  181 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 declined by the acquiring bank  402 This test transaction has been successfully completed.  403 Transaction failed because this card has been blocked by Zaakpay  404 Transaction failed due to security checks  501 Debitoreredit is blank  502 Bankid is blank  503 Encrypted_pan is blank  504 Card is blank		1
171 ShipToAddress received with request was not Valid. 172 ShipToCity received with request was not Valid. 173 ShipToState received with request was not Valid. 174 ShipToCountry received with request was not Valid. 175 ShipToPincode received with request was not Valid. 176 ShipToPhoneNumber received with 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 request was not valid. 180 Checksum received with request is not equal to what we calculated. 181 182 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. 403 Transaction failed because this card has been blocked by Zaakpay 404 Transaction failed due to security checks 501 Debitoreredit is blank 502 Bankid is blank 503 Encrypted_pan is blank 504 Card is blank		
ShipToCity received with request was not Valid.  ShipToState received with request was not Valid.  ShipToCountry received with request was not Valid.  ShipToPincode received with request was not Valid.  ShipToPincode received with request was not Valid.  ShipToPincode received with request was not Valid.  ShipToPinstname received with request was not Valid.  ShipToFirstname received with request was not Valid.  ShipToLastname received with request was not Valid.  Date is blank.  Date received with request was not valid.  Checksum received with request is not equal to what we calculated.  Interpolation of the transaction has failed.  Unfortunately, the transaction has failed.  The transaction was declined by the issuing bank.  The transaction was rejected by the acquiring bank.  This test transaction has been successfully completed.  Transaction failed because this card has been blocked by Zaakpay.  Transaction failed due to security checks.  Debitorcredit is blank.  Bankid is blank.  Card is blank.  Card is blank.	170	Product4Description received with request was not Valid.
ShipToState received with request was not Valid.  ShipToCountry received with request was not Valid.  ShipToPincode received with request was not Valid.  ShipToPincode received with request was not Valid.  ShipToPincoheneNumber received with request was not Valid.  ShipToFirstname received with request was not Valid.  ShipToLastname received with request was not Valid.  ShipToLastname received with request was not Valid.  Date is blank.  Date received with request was not valid.  Checksum received with request is not equal to what we calculated.  Interpolation of the property of the calculated of the property of th	171	ShipToAddress received with request was not Valid.
ShipToCountry received with request was not Valid.  ShipToPincode received with request was not Valid.  ShipToPirstname received with request was not Valid.  ShipToFirstname received with request was not Valid.  ShipToLastname received with request was not Valid.  ShipToLastname received with request was not Valid.  Date is blank.  Date received with request was not valid.  Checksum received with request is not equal to what we calculated.  Interpretation was declined by the decay of the transaction was declined by the issuing bank.  Unfortunately, the transaction has failed  The transaction was rejected by the acquiring bank.  This test transaction has been successfully completed.  Transaction failed because this card has been blocked by Zaakpay.  Transaction failed due to security checks.  Debitoreredit is blank.  Soa Bankid is blank.  Encrypted_pan is blank.	172	ShipToCity received with request was not Valid.
ShipToPincode received with request was not Valid.  ShipToPhoneNumber received with request was not Valid.  ShipToFirstname received with request was not Valid.  ShipToLastname received with request was not Valid.  ShipToLastname received with request was not Valid.  Date is blank.  Date is blank.  Checksum received with request was not valid.  Checksum received with request is not equal to what we calculated.  Ist  Merchant data not completed in our database  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.  403  Transaction failed because this card has been blocked by Zaakpay  404  Transaction failed due to security checks  501  Debitorcredit is blank  502  Bankid is blank  503  Encrypted_pan is blank  504  Card is blank	173	ShipToState received with request was not Valid.
ShipToPhoneNumber received with request was not Valid.  ShipToFirstname received with request was not Valid.  ShipToLastname received with request was not Valid.  Date is blank.  Date is blank.  Checksum received with request was not valid.  Checksum received with request is not equal to what we calculated.  Merchant data not completed in our database  Unfortunately, the transaction has failed  Unfortunately, the transaction bas failed  The transaction was declined by the issuing bank  The transaction was rejected by the acquiring bank  This test transaction has been successfully completed.  Transaction failed because this card has been blocked by Zaakpay  Transaction failed due to security checks  Debitorcredit is blank  Bankid is blank  Card is blank  Card is blank  Card is blank	174	ShipToCountry received with request was not Valid.
ShipToFirstname received with request was not Valid  178 ShipToLastname received with request was not Valid.  179 Date is blank.  179 Date received with request was not valid.  180 Checksum received with request is not equal to what we calculated.  181   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.  403 Transaction failed because this card has been blocked by Zaakpay  404 Transaction failed due to security checks  501 Debitorcredit is blank  502 Bankid is blank  503 Encrypted_pan is blank  504 Card is blank	175	ShipToPincode received with request was not Valid.
178 ShipToLastname received with request was not Valid.  179 Date is blank.  179 Date received with request was not valid.  180 Checksum received with request is not equal to what we calculated.  181   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.  403 Transaction failed because this card has been blocked by Zaakpay  404 Transaction failed due to security checks  501 Debitorcredit is blank  502 Bankid is blank  503 Encrypted_pan is blank  504 Card is blank	176	ShipToPhoneNumber received with request was not Valid.
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Checksum received with request is not equal to what we calculated.  181  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.  403  Transaction failed because this card has been blocked by Zaakpay  404  Transaction failed due to security checks  501  Debitorcredit is blank  502  Bankid is blank  503  Encrypted_pan is blank  504  Card is blank	179	Date is blank.
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.  403 Transaction failed because this card has been blocked by Zaakpay  404 Transaction failed due to security checks  501 Debitorcredit is blank  502 Bankid is blank  503 Encrypted_pan is blank  504 Card is blank	179	Date received with request was not valid.
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.  403 Transaction failed because this card has been blocked by Zaakpay  404 Transaction failed due to security checks  501 Debitorcredit is blank  502 Bankid is blank  503 Encrypted_pan is blank  504 Card is blank	180	Checksum received with request is not equal to what we calculated.
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. 403 Transaction failed because this card has been blocked by Zaakpay 404 Transaction failed due to security checks 501 Debitorcredit is blank 502 Bankid is blank 503 Encrypted_pan is blank 504 Card is blank	181	
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This test transaction has been successfully completed.  Transaction failed because this card has been blocked by Zaakpay  Transaction failed due to security checks  Debitorcredit is blank  Bankid is blank  Encrypted_pan is blank  Card is blank	400	The transaction was declined by the issuing bank
403 Transaction failed because this card has been blocked by Zaakpay 404 Transaction failed due to security checks 501 Debitorcredit is blank 502 Bankid is blank 503 Encrypted_pan is blank 504 Card is blank	401	The transaction was rejected by the acquiring bank
404 Transaction failed due to security checks 501 Debitorcredit is blank 502 Bankid is blank 503 Encrypted_pan is blank 504 Card is blank	402	This test transaction has been successfully completed.
501 Debitorcredit is blank 502 Bankid is blank 503 Encrypted_pan is blank 504 Card is blank	403	Transaction failed because this card has been blocked by Zaakpay
502 Bankid is blank 503 Encrypted_pan is blank 504 Card is blank	404	Transaction failed due to security checks
503 Encrypted_pan is blank 504 Card is blank	501	Debitorcredit is blank
504 Card is blank	502	Bankid is blank
	503	Encrypted_pan is blank
Nameoncard is blank	504	Card is blank
	505	Nameoncard is blank
506 Encryptedcvv is blank	506	Encryptedcvv is blank
507 Encrypte_expiry_month is blank	507	Encrypte_expiry_month is blank

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

Response code	Response Description
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

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626	Checksum Mismatch
627	Unexpected Error
628	Orderid is Blank or Null
629	Unknown Error

# 8.2 Update API Responses

Response Code	Response Description
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

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# 8.3 Check API Responses

Response code	Response Description
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

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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

## 9. 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.

This part is handled by the response ext file, which displays 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 Zaakpay transact API can be seen on this page.

You should take the response ext as a starting point and 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.

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