MobiKwik Payment Gateway

Integration Document

Non-Seamless Flow

(Basic Redirection)

Contents

List of Tables

1. Introduction

MobiKwik is an online payments platform that offers multiple payment methods to both an individual user and a business. So, whether you are an ecommerce giant, a small spunky start-up or an individual user simply wanting to make payments to businesses, we have products that cater to all your needs.
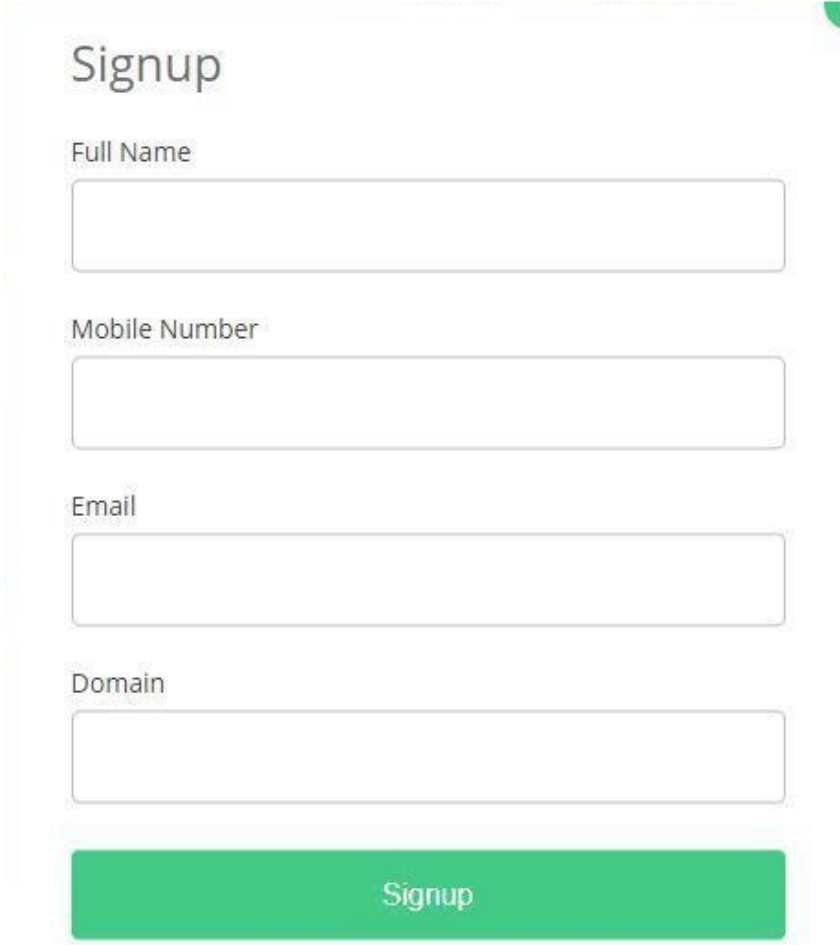
This document describes the steps for technical integration process between merchant website/app and MobiKwik Payment Gateway for enabling online transactions. This document is covered in two sections. Section 1 covers website integration and Section 2 covers the APIs provided to the merchants.

2. Sign-Up

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

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

Figure 1: Sign-Up

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

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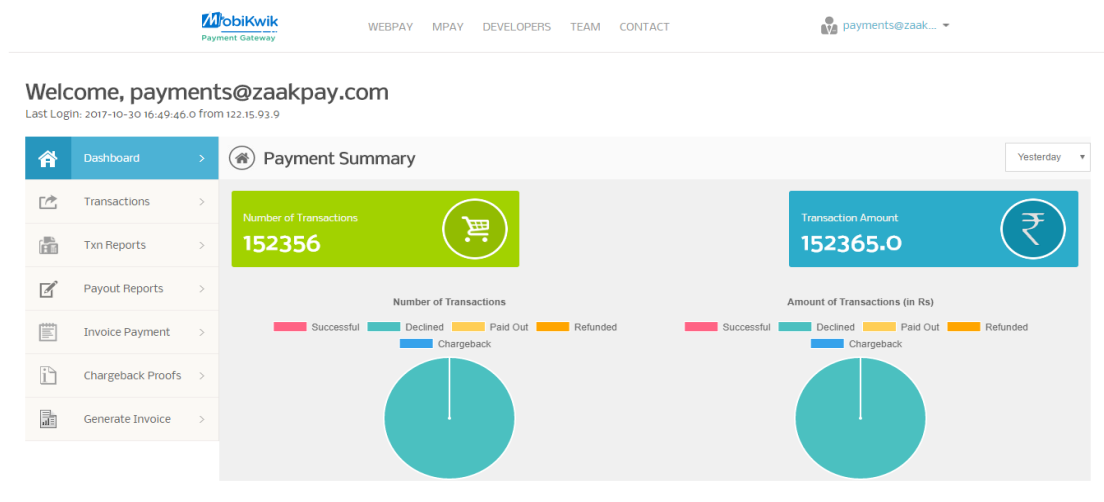
Generate your secret key and note it down along with your merchant identification number

3. **Get Merchant ID and Secret Key**

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

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

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

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

Figure 4: Dashboard-URL Section

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/api/paymentTransact/V8

- **Merchant Identifier** : b19e8f103bce406cbd3476431b6b7973

- **Secret key** : 0678056d96914a8583fb518caf42828a

- **Public KeyId** : sAMtcgidueVcrZI

- **Public key** : MIIBIjANBgkqhkiG9w0BAQEFAAOCAQ8AMIIBCgKCAQEAikG2PaW+CqT3m
26Dbtm7una22MYEDd+xONYjwE69Qa/FNQO0R5eqUnfi4lneWX6rc1IB6iVhyNDYULOZBW7v
UsFbDWNJFDTD+V1T+30VXYvo+m7ufZCgxJVLn8W+JnKn1JPaL0n78UV2cG9zPlXKzJcMIGr
NSG9QWFd6XJjlriJ2CFEbzPf7a4y7DwNgGrRpqMkmJDHNLcaba+CtTqjgeGUWoVIIg7RaQk4rJ
5v21qyVK0pAUyfEXBDcLGWjsae0lsK+En7RFpV5NV6HxO78RnfT07RIdIBHxjWeM9WJ+xuG
BKrODXmKRdWXSCAIiDYCp6F6fkgViE1XnCL6gQbnqQIDAQAB

5. Placing files on your server

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

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

Example code :
// 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. Non-Seamless Integration

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

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. String used in checksum calculation have a predefined sequence(Section 6.2) in which parameters are to be concatenated.

- Create a concatenated string of all data values in your list, with ampersand ' & ' at the end of each item with the parameter name.

  e.g.merchantIdentifier=merchantIdentifiervalue&orderid=orderIdvalue&amount=amountvalue &buyerEmail=buyerEmailvalue&buyerAddress=buyerAddressvalue&...

- The empty parameters are not to be used in checksum calculation string.

- Calculate the checksum using the HMAC SHA-256 algorithm the concatenated string as data and your generated secret key.

- The resulting checksum calculated should be posted to the MobiKwik Payment Gateway 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 (Table 1: Web-Redirect Request) and the order of the parameters must remain intact (As per the table) when calculating "checksum".

I. Suppose we are using only the mandatory parameters as per section 6.2 to calculate checksum. Therefore,

Input parameter string to calculate checksum will be :

amount=100&buyerEmail=abc@abc.com&currency=INR&merchantIdentifier=b19e8f103 bce406cbd3476431b6b7973&orderId=ZP2209201723999&
Secret key :

0678056d96914a8583fb518caf42828a

Calculated Checksum must be :

547711ff7ba8bc419421808d6c90a45919f10aa0d0c79aa4a9af4d605efea1e3

II. Suppose we are sending all the parameters i.e Mandatory as well as optional as per section6.2 Therefore,

Input parameter string to calculate checksum will be :

amount=100&bankid=PNB&buyerAddress=Delhi&buyerCity=Delhi&buyerCountry=India&buyerEmail=aa@gmail.com&buyerFirstName=abc&buyerLastName=sharma&buyerPhoneNumber=9876543210&buyerPincode=123455&buyerState=Delhi&currency=INR&debitorcredit=credit&merchantIdentifier=b19e8f103bce406cbd&merchantIpAddress=127.0.0.1&mode=0&orderId=abc12323123&product1Description=testproduct&productDescription=toy&productInfo=amazing&purpose=1&returnUrl=http://localhost:51476/response.asp&shipToAddress=Delhi&shipToCity=Delhi&shipToCountry=India&shipToFirstname=manu&shipToLastname=garg&shipToPhoneNumber=9871234093&shipToPincode=1212121&shipToState=Kurkshetra&showMobile=1&txnDate=2017-07-12&txnType=3&paymentOptionTypes=15_16&zpPayOption=1

Secret key:

0678056d96914a8583fb518caf42828a

Calculated Checksum must be:

47dffee2eb3e1726f905867dbc6296704990201b60b59ef0496072d98c9fb490

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

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

- PHP HMAC implementation
- Python HMAC implementation
- Perl HMAC implementation
- Ruby HMAC implementation
- C HMAC implementation
- Java implementation
- JavaScript HMAC implementation
- .NET's System.Security.Cryptography.HMAC

The links provided above are for referential purposes only.

6.2. Request Parameters

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

Table 1: Web-Redirect Request

Parameter	Type	Optional O /Mandatory M	Validation	Allowed Values
amount	String	M	Value in paisa. Min 100 paisa Max 10000000. Amount limit saved un-	

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

			dress)	
currency	String	M	Values defined by MobiKwik Payment Gateway	INR
isAutoRedirect	String	O	True/False	true
debitorcredit	String	O or M(in case of isAutoRedirect)	Values must be netbanking/wallet	netbanking/wallet
bankid	String	O or M(in case of isAutoRedirect)	Provide bankid	SBI
merchantIdentifier	String	M	alphanumeric	MobiKwik Payment Gateway's unique identifier for your website
merchantIpAddress	String	O	buyer's IP address as recorded by your website.	127.0.0.1
mode	String	O	1 digit only, numeric	1 = Domain check, 0=Domain check skip
orderId	String	M	max 40 alphanumeric,must be unique per website, we do not ac- cept duplicate **Advice: Orderid should be an alphanummeric value eg. ZAAK20170421	Your unique transaction identifier.
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	

productDescription	String	O	Text description of what you are selling. Atleast 1 product descrip-tion is mandatory to show in the bill on payment page. free text al-phanumeric 100 max	e.g. name of book, name of mobile etc. e.g. Rs 199 Godzilla Movie DVD
productInfo	JSON	O	To show Order Details with Offers on MobiKwik Payment Gateway Payment Page.	productInfo= "customizationField":"Cashback", "listProduct":["description":"Apollo Health Insurance", "cost":"Rs. 80,000.00", "customizationValue":"Rs. 8,123.00"], "terms":"Cashback will get credited in MobiKwik Wallet"
purpose	String	O	Min and max numeric 1 digit. You must specify the purpose of the transaction	0=Service, 1=Goods, 2=Auction, 3=Other
returnUrl	String	O	This must be the domain(or a sub-domain of it) you saved under My Account>Integration	Url where you want MobiKwik Payment Gateway to post the response
shipToAddress	String	O	You may specify this only when buyer's address is different from shipping address. 30 alphanumeric	Flat 1A, Sector7, Defence Colony
shipToCity	String	O	Shipping address city. 30alphabet, minimum3	Jabalpur
shipToCountry	String	O	Shipping address country	India
shipToFirstname	String	O	max 30 alphanumeric charac-ters,no special characters or	Prasang

			dashes	
shipToLastname	String	O	max 30 alphanumeric charac-ters,no special characters or dashes	Mishra
shipToPhoneNumber	String	O	Shipping address landline or mo-bile phone number numeric only, no dashes,no spaces	e.g 12345678
shipToPincode	String	O	Shipping address pin/zip code. 2 to 12 digits Can have Numbers, Spaces and Hyphens (-)only	210301
shipToState	String	O	Shipping address state	MP
showMobile	String	O	false:We show the full-fledged ver-sion 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 uncondition-ally. 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
txnDate	String	O	Transaction date in yyyy-mm-dd for-mat	20-08-2016

txnType	String	O	Numeric: MobiKwik Payment Gateway will show the tab on the payment page which corresponds to the txnType you provide	1-ALL 11-CARD 12-NETBANKING 13-WALLETS 14-UPI 15 - CCONLY - Only allow Credit Cards 16 - DCONLY - Only allow Debit Cards 17 - EZEClick 18 - ATM+PIN 19 - MasterPass 20 - EMI
paymentOptionTypes	String	O	to display more than one payment options on the payment page as per the requirement corresponds to paymentOptionTypes provided. parameter can now have values 1,11,12,13,14,15, 16 and be "_" underscore separated	E.g For CARD & NETBANKING: 11_12
zpPayOption	String	O	Which MobiKwik Payment Gateway option have you used for this transaction. 1 digit only, numeric Default value is 1.	0=on_zaakpay, 1=button_ redirect, 2=widget_ redirect, 3=api
checksum	String	M	To be calculated on above parame-ters using HMAC SHA 256	

● **Product Info**

Table 2: Product Info

Parameters	Optional O/Mandatory M	Validation	Allowed values
customizationField	O	No Validation	Any Values
listProduct	O	No Validation	Any Values
description	O	No Validation	Any Values

cost	O	No Validation	Any Values
customizationValue	O	No Validation	Any Values
terms	O	No Validation	Any Values

Example: Since you are sending payment information to MobiKwik Payment Gateway, 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 MobiKwik Payment Gateway looks like:

```
<form action=" https://api.zaakpay.com/api/paymentTransact/V7" method ="post ">
<input type=" hidden " name=" amount " value=" 200000 ">
<input type=" hidden " name=" buyerAddress " value=" l sa ">
<input type=" hidden " name=" buyerCi ty " value=" noida ">
<input type=" hidden " name=" buyerCountry " value=" In d ia ">
<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=" buyerPhoneNumber " value=" 9871041425 ">
<input type=" hidden " name=" buyerPincode " value=" 201012 ">
<input type=" hidden " name=" buyerState " value=" u . p . ">
<input type=" hidden " name=" currency " value=" INR">
<input type=" hidden " name=" merchantIdentifier " value="b19e8f103bce406cbd ">
<input type=" hidden " name="merchantIpAddress " value=" 127.0.0.1 ">
<input type=" hidden " name="mode" value=" 1 ">
<input type=" hidden " name=" orderId " value=" 444221414 ">
<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=" productDescription " value=" t e s t product ">
<input type=" hidden " name=" purpose " value=" 1 ">
<input type=" hidden " name=" returnUrl" value="www.domain.com/ zaakpay/response ">
<input type=" hidden " name=" shipToAddress " value=" ">
<input type=" hidden " name=" shipToCity " value=" ">
<input type=" hidden " name=" shipToCountry " value=" ">
<input type=" hidden " name=" shipToFi rstname " value=" ">
<input type=" hidden " name=" shipToLastname " value=" ">
<input type=" hidden " name=" shipToPhoneNumber " value=" ">
<input type=" hidden " name=" shipToPincode " value=" ">
<input type=" hidden " name=" shipToState " value=" ">
<input type=" hidden " name=" showMobile " value=" ">
<input type=" hidden " name=" txnDate " value="2011□08□30">
<input type=" hidden " name=" txnType " value=" 1 ">
<input type=" hidden " name=" paymentOptionTypes" value=" 14_15 ">
<input type=" hidden " name=" zpPayOption " value=" 1 ">
<input type=" hidden " name=" checksum" value=" 796d672eb63e1dfa4a0bhjhf67hkh98 ">
< / form>
```

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 nand 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 MobiKwik Payment Gateway. => 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 MobiKwik Payment Gateway 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.

6.3. Response Parameters

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

Table 3: Web-Redirect Response

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

Sample Response :

orderId	ZPLive1509350715217
responseCode	100
responseDescription	The transaction was completed successfully.
checksum	ed13a09f5fc5dc4f6f6b25fe384f5f3f106f9aabff10f4aed02511b8b2392fa9
amount	1000
doRedirect	false
paymentMode	Debit Card
cardId	2ba58e263f0f89f87080ac95ee46eea90389d1b29e9b5364b531d08a5e40175c~366
cardScheme	Visa
cardToken	4000 XXXX XXXX 0002
bank	AXIS BANK LTD.
bankid	NA
paymentMethod	400000
cardhashid	CH466
productDescription	NA
product1Description	NA
product2Description	NA
product3Description	NA
product4Description	NA
pgTransId	ZP55cbfff01a00d
pgTransTime	10/30/2017 14:40:25

Response checksum calculated on

amount=1000&bank=AXIS BANK
LTD.&bankid=NA&cardId=2ba58e263f0f89f87080ac95ee46eea90389d1b29e9b5364b531d08a5e40175c~366&cardScheme=Visa&cardToken=4000 XXXX XXXX
0002&cardhashid=CH466&doRedirect=false&orderId=ZPLive1509350715217&paymentMethod=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 HDCF NetBanking. If the value is C4300, payment was made using Axis VISA Debit Card. In case of Mobikwik Wallet, value of this parameter is N1053.

● **cardhashid**: This is a one to one mapping with a card number. It is a unique value generated per card and will remain same for all transactions made using same card. This can help a merchant to extract information like how many transactions and of how much worth were made using a card. Merchants can also setup some fraud checks and limits

per card using this parameter. In case of NetBanking and MobiKwik Wallet, value of this parameter is NA.

● **checksum**: Similar to request checksum, response checksum must be calculated on all response parameters by merchant and matched with the checksum sent by MobiKwik Payment Gateway in response. Sample code to calculate response checksum has been given in file test_merchant_output.jsp

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

7. Check API

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

Staging URL:
http://zaakpaystaging.centralindia.cloudapp.azure.com:8080/checktransaction?v=5

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

7.1.Request Parameters

Table 4: Check API Request

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

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

Checksum(request) calculation for Check API :

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

For example

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

Input Parameter string : 'b19e8f103bce406cbd3476431b6b7973"ZPK12345"0'
Secret Key (staging) : 0678056d96914a8583fb518caf42828a
Checksum : 94681259256bc24e3c6881fe85e0fd61cf1b41a0e650c9ca6b7b7fe7ae510af4

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

Input Parameter string : 'b19e8f103bce406cbd3476431b6b7973"0"ZPK12345'
Secret Key (staging) : 0678056d96914a8583fb518caf42828a
Checksum : 4713ff9fccf74bee534ea776dcd609bbc6d05dd1152dd48b90fccfb9ed094ff7

Sample Request :
```
<form action=" https://api.zaakpay.com/checktransaction?v=2" method="post ">
<input type=" hidden " name=" merchantIdentifier" value"=sk4j fdb342kjwdbkj9 " / >
<i nput type=" hidden " name=" order Id " value=" 897698973 " / >
<i nput type="hidden name"="mode value""=0 / >
<i nput type="hidden name"="checksum
value"="e2d9328528939568cc252e45aadb8 / >
</ form>
```

7.2. Response Parameters

The response will be in the XML format.

Table 5: Check API Response

Parameters	Description
merchantid	MobiKwik Payment Gateway's unique identifier for your website
orderid	Your unique transaction identifier
responsecode	Numeric, max 3 digits example 100 for success
description	Alphanumeric max 30 description of the response
paymentmethod	Payment Method ID for Card and Net Banking transactions. For Card txns,payment Method ID starts with C and N for Net Banking. It is alphanumeric value with max length 6. First letter is C or N, followed by 5 digits max.
cardhashid	Unique id for each card number used in transaction. For Netbanking txns,value will be "NA".
amount	Txn amount in paisa, Integer
paymentmode	mode of payment
txnid	MobiKwik Payment Gateway txn ID
timestamp	Timestamp of txn
status	Status of txn i.e Success or Failure
productdescription	As received with the request
product1description	As received with the request
product2descript	As received with the request

ion	
product3descript ion	As received with the request
product4descript ion	As received with the request
checksum	Checksum calculated by MobiKwik Payment Gateway on all above response parameters

Sample Response:

<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>

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

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

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

Secret Key (staging) : 0678056d96914a8583fb518caf42828a

Checksum : 1ba3c7fae09878bc67a5a2fbbb58eae6c74f479231b660cff122e07aeaf8c60a

8. Update API

The response will be in the XML format.

Staging URL: http://zaakpaystaging.centralindia.cloudapp.azure.com:8080/updatetransaction
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 max1digit, values predefined by MobiKwik Payment Gateway	7="Captured", 8="Canceled", 14="Refunded", 22="Partial Refund". Note:If you request a state update to "Refunded"we will issue the full amount refund to the user.
updateReason	M	Description of the reason for update. min5, max 30 alphanumeric characters. no special characters or dashes	Examples: you want to cancel a transaction, your user wants a refund, you want to settle a transaction
Amount	O(during Full-Refund),M(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.

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

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

Input Parameter string :
'b19e8f103bce406cbd3476431b6b7973"99998"0"8"you want to cancel transaction"100'

Secret Key (staging) : 0678056d96914a8583fb518caf42828a

Checksum : 60418f27a6f0f3a2acde6980036e4e0d88522ac32cf3c644e6ae08e20bc88e9c

<u>**NOTE :**</u> 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

<u>**Example:**</u>
<form action=" https://api.zaakpay.com/updatetransaction" method="post ">
<input type=" hidden " name=" m e r c h a n t I d e n t i f i e r " value="sk4j2kjwdbkj9832ds " / >
<input type=" hidden " name=" order Id " 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>

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, paymentmethod, cardhashid, amount, paymentmode, txnid, timestamp, status, productdescription, product1description, product2description, product3description, product4description.

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

Secret Key (staging) : 0678056d96914a8583fb518caf42828a

Checksum : 38bd943aec21f127a66efaac1dac85cb76338ef181c4cce0e80d9480f939064b

9. Bank-Codes

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

Table 8: Bank-Codes

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

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

10. MobiKwik Payment Gateway API Responses

10.1 Transact API Responses

Table 9: Transact-API Responses Codes

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

153	ZpPayOption field missing or blank.	✗
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	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 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 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.	✗
403	Transaction failed because this card has been blocked by MobiKwik Payment Gateway	✗
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 is blank	✗

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

Table 10: Transact-API Response Codes(Wallet)

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

10.2 Check API Responses

Table 11: Check-API Response Codes

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

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

10.3 Update API Responses

Table 12: Update-API Response Codes

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

11. Live Credentials

● **URL** : https://api.zaakpay.com/api/paymentTransact/V8
● **Merchant Identifier & Secret Key** can be generated through the MobiKwik Payment Gateway 's portal (As shown in Figure 3 : Dashboard-Developer Section)

12. Testing

If everything works as it should, after a payment is completed you should be directed back to your website along with POST data about the result & other parameters of the transaction. 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 MobiKwik Payment Gateway 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.