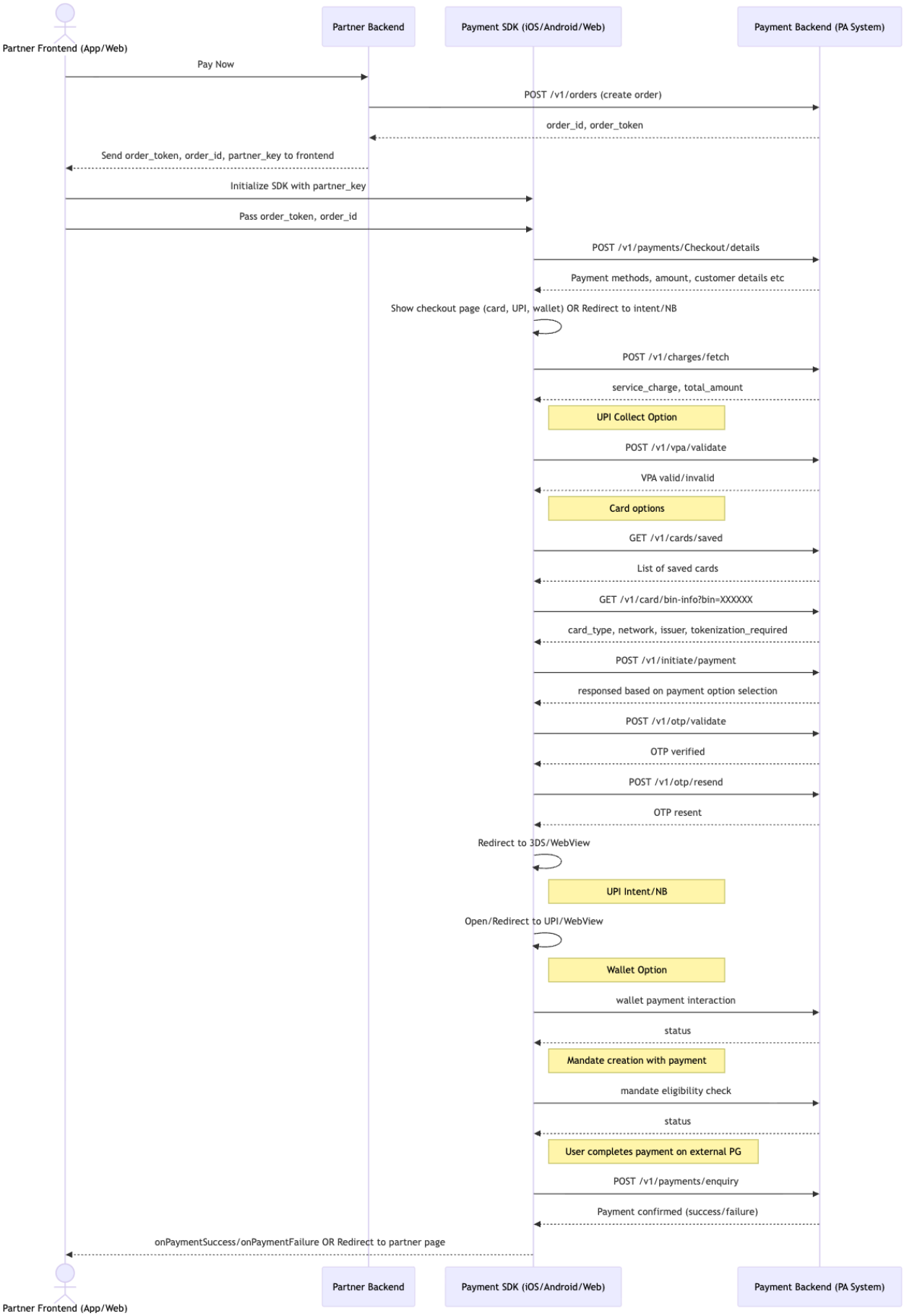
SDK Interaction Flow


Partner Frontend (App/Web)
Partner Backend
Payment SDK (iOS/Android/Web)
Payment Backend (PA System)
Pay Now
POST /v1/orders (create order)
order_id, order_token
Send order_token, order_id, partner_key to frontend
Initialize SDK with partner_key
Pass order_token, order_id
POST /v1/payments/Checkout/details
Payment methods, amount, customer details etc
Show checkout page (card, UPI, wallet) OR Redirect to intent/NB
POST /v1/charges/fetch
service_charge, total_amount
UPI Collect Option
POST /v1/vpa/validate
VPA valid/invalid
Card options
GET /v1/cards/saved
List of saved cards
GET /v1/card/bin-info?bin=XXXXXX
card_type, network, issuer, tokenization_required
POST /v1/initiate/payment
responsed based on payment option selection
POST /v1/otp/validate
OTP verified
POST /v1/otp/resend
OTP resent
Redirect to 3DS/WebView
UPI Intent/NB
Open/Redirect to UPI/WebView
Wallet Option
wallet payment interaction
status
Mandate creation with payment
mandate eligibility check
status
User completes payment on external PG
POST /v1/payments/enquiry
Payment confirmed (success/failure)
onPaymentSuccess/onPaymentFailure OR Redirect to partner page
Partner Frontend (App/Web)
Partner Backend
Payment SDK (iOS/Android/Web)
Payment Backend (PA System)

API Interactions

Payment Checkout Details API

This API will be used to get payment checkout details based on provided merchant key ,order token & order ID. This API provides the SDK with configuration details like supported payment methods, theme, customer details, merchant theme and order details etc.

```
Request Header:
Authorization: Bearer <order_token>
Content-Type: application/json
channel: <android>
sdkVersion: <1.0.0>
xHash: <SHA512>

Request Body:
{
  "merchantKey": "xyz",
  "orderId": "order123"
}

Response Body:
{
  "orderId": "order_xyz123",
  "amount": 150000,
  "merchant": {
    "name": "Xyz Merchant",
    "logoUrl": "https://merchant.in/logo.png",
    "themeColor": "#0075FF",
    "language": "en",
  },
  "customer": {
      "custName" : "ABC",
      "custMsisdn" : "9988998899",
      "custType" : "CUS",
  },
   "paymentOptions" : {
      "NETBANKING" : {
        "title" : "D",
        "authModes" : [ ],
        "redirectUrl" :
"https://app.airtelbank.com:5055/bank/api/v1/payments/pg-
redirect/DEFAULT/550903139790071",
        "callbackUrl" :
"https://ecom.airtelbank.com/payment/api/v1/pg-
adapter/pgTransaction/callback/web",
        "subOptionList" : [ {
          "code" : "UTIB",
          "name" : "Axis Bank"}]
          },
       "DEBITCARD" : {
        "title" : "DC",
        "authModes" : [ ],
        "redirectUrl" :
"https://app.airtelbank.com:5055/bank/api/v1/payments/pg-
redirect/DEFAULT/550903139790071",
        "callbackUrl" :
"https://ecom.airtelbank.com/payment/api/v1/pg-
adapter/pgTransaction/callback/web/payu",
        "gatewayKey" :
"qlFiaDDZvDKyk+LB61F9P7KwJRYspIEk6Efykvdbe3fFUgmBXhpcu9COqVKLEwCjukwsP
OMFVXccMy3xx2kWOg==",
        "subOptionList" : [ ],
        "fetchSavedCard" : false
      }
      },
```

```
    "paymentOptionsOrder" : [ "NETBANKING", "DEBITCARD" ],

  "otherDetails": {
    "key1": "value1",
    "key2": "value2"
  },
  "orderExpirySeconds": 900
}


```

Fetch Charges API

This API will be used to fetch charges based on customer payment method selection & input. This API provides the SDK with charges details like fee & taxes.

```
Request Header:
Authorization: Bearer <order_token>
Content-Type: application/json
channel: <android>
sdkVersion: <1.0.0>
xHash: <SHA512>

Request Body:
{
  "orderId": "order123",
  "paymentOption": "CREDITCARD"
  "binNumber": "123456"
}

Response Body:
{
    "orderAmount" : "150",
    "feeAmount" : "3.27",
    "totalAmount" : "153.27",
    "currency" : "INR",
    "payMethod" : "CREDIT_CARD",
    "cardNatwork" : "RUPAY",
    "lable" : "Total Amount",
    "description" : "convenience fee of ₹3.27 will be levied for
transaction made via credit card",
    "feeDetails" : [ {
      "feeApplicableOn" : "ORDER_AMOUNT",
      "baseAmount" : "150",
      "feeAmount" : "3.27",
      "feeRate" : "2.18",
      "feeType" : "SERVICE_CHARGE",
      "rateType" : "PERCENT",
      "lable" : "Convenience Fee (GST Inclusive)",
      "order" : 1
    } ]
  }


```

Validate VPA API

This API will be used to validate VPA provided by customer. This API provides the SDK with VPA validation status.

```
Request Header:
```

```
Authorization: Bearer <order_token>
Content-Type: application/json
channel: <android>
sdkVersion: <1.0.0>
xHash: <SHA512>

Request Body:
{
  "customerVpa" : "8597914397@ybl",
  "orderId" : "550903130658866"
}

Response Body:
{
    "ValidationStatus" : "Success/Failed"
}


```

Fetch saved card API

This API will be used to fetch saved card based on provided orderToken.

```
Request Header:
Authorization: Bearer <order_token>
Content-Type: application/json
channel: <android>
sdkVersion: <1.0.0>
xHash: <SHA512>

Request Body:
{
  "orderId" : "550903130658866"
}

Response Body:
{
    "cards":[
          {
          "cardId": "xyz",
          "type": "credit"
          "network": "VISA",
          "issuer": "Airtel"
          "expiryFlag": false,
          "seqNo": "1"
          "image": "https://image.in/visa.png"
          }
    ]
}


```

BIN Validation Details API

This API will be used to validate card bin number. This API provides the SDK with bin details like network, card type & bank name.

```
Request Header:
Authorization: Bearer <order_token>
Content-Type: application/json
channel: <android>
sdkVersion: <1.0.0>
xHash: <SHA512>
```

```
Request Body:
{
  "orderId" : "550903130658866",
  "binNumber": "123456"
}

Response Body:
{
  "network": "VISA",
  "issuer": "Airtel"
  "image": "https://image.in/visa.png"
}
```

Initiate Payment API

API is used by the SDK to start a payment based on the customer's selected method (card, UPI, netbanking, etc.). It accepts payment inputs and returns the next required action — such as a redirect URL, UPI deeplink, or OTP trigger — to complete the transaction.

```
Request Header:
Authorization: Bearer <order_token>
Content-Type: application/json
channel: <android>
sdkVersion: <1.0.0>
xHash: <SHA512>

Request Body:
{
  "orderId": "order_xyz123",
  "method": "card", // or "upi_intent", "upi_collect", "netbanking"
  "card": {
    "number": "512345XXXXXX2345",
    "expiryMonth": "09",
    "expiryYear": "27",
    "cvv": "123",
    "name": "A B C"
  },
  "upi": {
    "vpa": "9090909000@airtel",
    "app": "google_pay" // Optional: only for UPI intent
  },
  "netbanking": {
    "bankCode": "HDFC"
  }
}


Response Body:
{
  "paymentId": "pay_abc123",
  "orderId": "order_xyz123",
  "status": "pending", // or "success", "failed"
  "method": "upi_intent",
  "amount": 1000,
  "currency": "INR",
  "nextAction": {
    "type": "deeplink",  // can be: redirect, deeplink, send_otp
    "url": "upi://pay?
pa=9090909000@airtel&pn=merchant&am=1000&cu=INR",
    "note": "Open UPI app to complete the payment",
    "enableResend": 30 //Enable resend button after 30 seconds,
    "sendOtpToken": "1234567890abcd"
  },
  "expiresIn": 300, // in seconds
```

```
}


```

Resend & Validate OTP API

API handles both OTP validation and resend actions based on the `"action"` parameter. It facilitates secure customer verification by sending OTPs or verifying entered OTPs, guiding the SDK on the next steps.

```
Request Header:
Authorization: Bearer <order_token>
Content-Type: application/json
channel: <android>
sdkVersion: <1.0.0>
xHash: <SHA512>

Request Body:
{
  "paymentId": "pay_abc123",
  "sendOtpToken": "1234567890abcd",
  "otp": "123456",
  "action": "resend/otp_submit"
}


Response Body:
{
  "paymentId": "pay_abc123",
  "status": "verified",
  "message": "OTP verified successfully"
}

```

Payment Status Enquiry API

API allows SDKs to query the current status of a payment using the `orderId`. It returns the payment status, payment details, and a merchant callback URL which should invoke in case of web/redirection integration.

```
Request Header:
Authorization: Bearer <order_token>
Content-Type: application/json
channel: <android>
sdkVersion: <1.0.0>
xHash: <SHA512>

Request Body:
{
  "orderId": "order_xyz123"
}


Response Body:
 {
    "orderId": "order_xyz123",
    "amount" : 10.0,
    "paymentId" : "PH509031454800205",
    "paymentTime" : "2025-09-03 14:15:49.954+0530",
    "callbackURL" : "https://merchant.com/callbackUrl",
    "callbackType" : "POST",
    "callbackRequest": {
               "key1":"value1",
              "key2":"value2"
    }
```

```
    "callbackTime" : "2" //Redirect after 2 seconds
  }

```