



# **NOQOD PAYMENT GATEWAY**

## Integration Guide

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# INTRODUCTION

As the rapid growth of the e-commerce sector has been besieging the world especially after the recent global pandemic in 2020, the demanding need of the channels to elevate online payments and the processes is necessary. Since NOQOD has already set forward to revolutionise payment ecosystem in African Countries, the document specifies the online payment integration process that NOQOD will follow up with, in order to give the businesses an another product ready to implement as NOQOD payment gateway.



## PURPOSE OF THE DOCUMENT

The document is meant to specify the online payment integration process that you can follow for your business so that any customer can make their payments on your software through NOQOD Payment gateway.

## HOW THE PROCESS WORKS?

The process will follow like any other online payment option that starts from initialising transaction from a merchant window, redirecting to the NOQOD payment gateway and then back with success or failure

## METHODS SUPPORTED

There are two methods availed through NOQOD payment gateway:

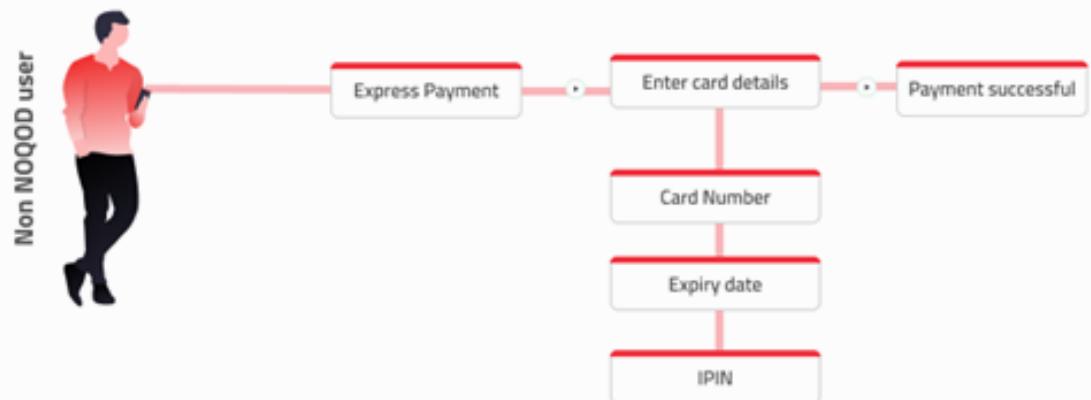
1. **Express payment** (If the user is non-NOQOD user)
2. **Pay via NOQOD** (If the user is NOQOD user)

# 1. PAY USING EXPRESS METHOD

The method is meant for the general audience that does not fall in the category of NOQOD users.

This is simply a guest payment type where any random user can make use of NOQOD payment platform while entering his payment details like card number and expiry date

This type will act as the third party payment type for the payers where they can simply use the platform that shall be integrated with the NOQOD API



## 2. PAY USING NOQOD

The method is meant for the NOQOD users

The process of accepting payments online through this method will go through the verification of the users (being NOQOD users)

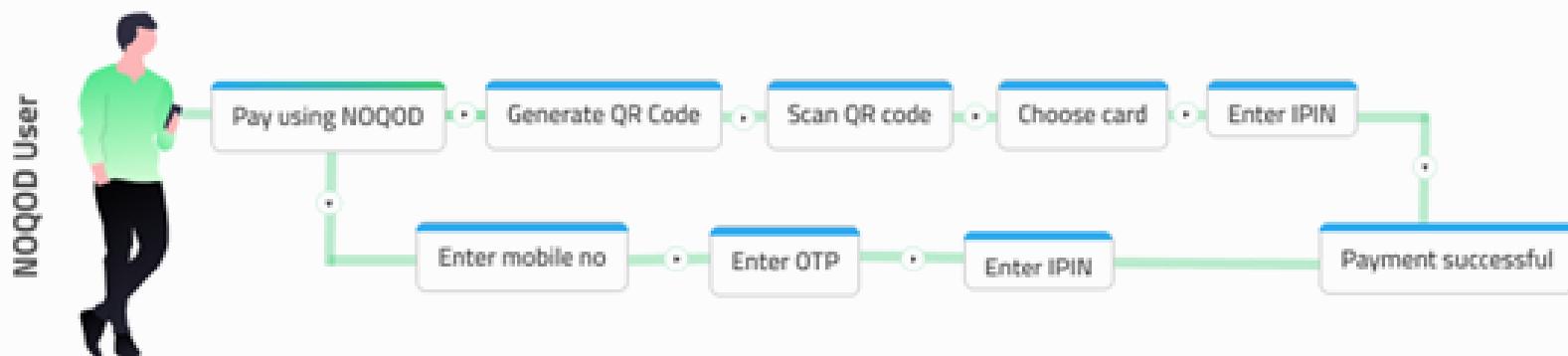
The process will have two cases, one if the payment is being done from the same device and the other if it is done from another

1

If payment is being made from different device, a dynamic QR will be generated for the user. The NOQOD user will scan this QR from NOQOD app and pay after choosing the card and entering the IPIN (as password). The user will be then navigated back to the original website.

2

If payment is being made from same device, the user will be availed to enter mobile number registered with NOQOD and do the payment with OTP verification



# INDEX GUIDE FOR INTEGRATION

PARAMETER	DESCRIPTION	EXAMPLE
<b>npg</b>	A function contained in an imported front-end library that will be act as an identifier expecting two params necessarily i.e token and merchant Id	npg("7006652128", myToken)
<b>Merchant Id</b>	The param is an identifier of your business which is mobile number in the integration process	7006652128
<b>Token</b>	The param is another identifier contained in npg function that will be used for authorisation purpose	722840f1b09ed563ac86890b..
<b>Hash</b>	The function that will act as signature for the verification and security of the whole payment process. It is a composition of three necessary params in the order("merchantid", "amount", "orderid")	noqod.hashInfo("7006911868", "550", "19012138137211")

# HOW TO INTEGRATE?

As a business, you need to follow these steps for the integration process:

## Import

Import a front-end library. This will contain a function called npg function.

### Import library

JavaScript

```
1 <script src="https://cdn.jsdelivr.net/gh/NOQOD/payment-gateway-library@vversion-1.1/index.js"></script>
```

This npg function will expect three params which being token, merchant id and an environment which might be either "sandbox" or "live" where sandbox points to staging and live points to the production environment

## Token Generation :

An identifier as described above will be generated with the following steps:

- Visit the url <https://npg.noqod.com.sd> and sign in using your registered mobile number (Merchant Id) and password.
- Navigate to Integration page in the portal.
- Enter your server IP to whitelist it and generate your token.

## Initialise params

The library contains the code that will first initialise token and merchant id

### Initialise params

JavaScript

```
1 let noqod = npg("7006911868", myToken, "sandbox");
2 or
3 let noqod = npg("7006911868", myToken, "live");
```

## Create signature

After initialising the params, create a hash (signature) for the details:

- Merchant id
- Amount
- Order Id

### Create signature

JavaScript

```
1
2 let signature = noqod.hashInfo("7006911868", "550", "19012138137211");
```

## Send Payment request

Once the signature is created, payment request can be sent securely now. This request will contain following params:

- Amount
- Order Id
- CallbackUrl
- Generated hash(signature)

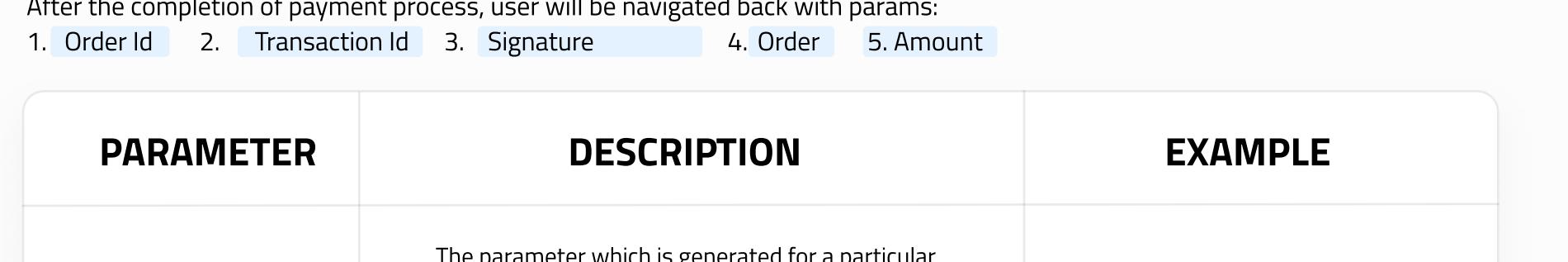
### Send payment request

JavaScript

```
1
2 noqod.sendRequest("550", "19012138137211", "https://www.examplesite.com", signature);
```

## NOQOD Payment gateway checkout

Once the request is sent, NOQOD Payment gateway will verify the hash and navigate the end user to checkout with the available payment methods of express payment or pay via NOQOD option as mentioned above. To follow with this process, API's will hit on our backend to process the payment



## Navigate Back

After the completion of payment process, user will be navigated back with params:

- Order Id
- Transaction Id
- Signature
- Order
- Amount

PARAMETER	DESCRIPTION	EXAMPLE
Order Id	The parameter which is generated for a particular order and required by payment gateway platform to use in success or failure	8164174636428
Transaction Id	The param which is generated for a particular transaction and required by payment gateway platform to display in transaction success or failure	638543719776124929
Signature	The verified signature that will be verified after payment request and will be sent back in encrypted form in success or failure of the payment process	f850d1038ea9e80bb64b904c20757 3139e7fa88e1ad
Order	The parameter which is generated on success or failure of the payment i.e. if the payment was captured or not	True/False
Amount	The parameter will contain amount paid for the transaction and shall be refelected in the response after te verification	600

## Recommended verification

Once the above steps are followed, it is recommended for you as merchant to verify the signature on your end using noqod.hashInfo function

### Note:

You can also check our sample code from our git hub using below link:

<https://github.com/NOQOD/payment-gateway-library>