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# Vendor Payment Solution

## API

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## Document Information

Document Attributes	Information
ID	ProcessNote_VendorPaymentSolution_V1
Owner	Product Management & Audit
Product Author	Dharam Badheka

## Revision Chart

This chart contains a history of this document's revisions.

Version	Primary Author	Description of Version	Date Completed	Reviewed By
1.0	Dharam	Process Note V1	03/03/2022	

## API Specs

PROTOCOL	HTTPS
PAYLOAD	Plain String
REQUEST METHOD TYPE	POST

## Request

```
{
  "payInstrument":
  {"headDetails":
  { "version":"OTSv1.1",
    "payMode":"SL",
    "channel":"ECOMM",
    "api":"SALE",
    "platform":"WEB",
    "stage":1
  },
  "merchDetails":
  {"merchId":mid,
    "password": "",
    "merchTxnId": "",
    "mccCode":,
```

```
"merchType":"M",
"merchTxnDate":""
},
"payDetails":
{"prodDetails":
[{"prodName": "prodname","prodAmount": 0.00 }],
"amount":0.00,
"surchargeAmount":0.00,
"totalAmount":0.00,
"custAccNo":"","
"custAcclfsc":"","
"custEmail":"","
"clientCode":"","
"txnCurrency":"INR",
"remarks":"","
"signature" :
"11a6d7ccf4fb140d15bb108bbaf1e84f35b8df1f45789e8f9a66875e
f7447e556a505fe123e37345708950c18c600465bbf020fd148c756
09bf3c5477a185243"
},
"payModeSpecificData":
{ "subChannel":[ "PD" ]
},
```

```
"custDetails":  
{  
  "custFirstName": "",  
  "custLastName": "",  
  "custEmail": "",  
  "custMobile": "",  
  "billingInfo":  
  {  
    "custAddr1": "",  
    "custAddr2": "",  
    "custCountry": "",  
    "custCity": "",  
    "custState": "",  
    "custZipCode" : ""  
  }  
}  
}  
}  
}
```

## Request Specification

File shared separately

## Response

Decrypted Response:

```
{
  "payInstrument":
  {"merchDetails":
    {"merchId":,
      "userId":null,
      "merchTxnId": "",
      "mccCode": "",
      "merchTxnDate": ""},
    "payDetails":{"atomTxnId":11000001178156,
      "prodDetails":[{"prodName":"prodname","prodAmount":0.00}],
      "amount":0.00,
      "surchargeAmount":0.00,
      "totalAmount":0.00,
      "custAccNo": "",
      "custAcclfsc": "",
      "clientCode": "",
      "txnCurrency": "",
      "remarks": "",
      "signature":"3d026b3c74906bb749e2cdde08c4262b5dd2bc1ec1ce
679e09d9987d81150d86e81532455c7ec956beb5cb4fbaa1816f771
826523fcfc34c1fa8c24d64f1f87b",
      "txnInitDate":"2020-09-29 15:41:22",
      "txnCompleteDate":"2020-09-29 15:41:25"
    },
  },
}
```



```
"payModeSpecificData":
{
  "subChannel":["PD"],
  "bankDetails":
  {"otsBankId":,
   "bankTxnId":"","
   "authId":"NA",
   "otsBankName":"","
   "cardType":null,
   "cardMaskNumber":null,
   "qrString":null}},
  "extras":null,
  "custDetails":
  {"custFirstName":"","
   "custLastName":null,
   "custEmail":null,
   "custMobile":null,
   "billingInfo":null
  },
  "responseDetails":
  {
    "statusCode":"OTS0000",
    "message":"SUCCESS",
    "description":"TRANSACTION IS SUCCESSFUL."
  }
}
```

}

## Response Specification

File shared separately

AES

UAT Test Server Details:

**URL:** <https://caller.atomtech.in/ots/payment/txn>

UAT Details

**Merchant Id:** 8952

**Txn Password:** Test@123

**Request Enc Key:** A4476C2062FFA58980DC8F79EB6A799E

**Response Enc Key:** 75AEF0FA1B94B3C10D4F5B268F757F11

**Account Number:** 123456789012

**IFSC:** DLXB00000092

**MCC:** 5999

**Merchant Type:** R



## Production Test Server Details:

**URL:** <https://payment1.atomtech.in/ots/payment/txn>

## Production Details

**Merchant Id:** Production MID

**Txn Password:** Production Password

**Request Enc Key :** Production Key

**Response Enc Key :** Production Key

Parameter Name	Mandatory	Data Type & Max Length	Sample Value	Content/ Remarks
encResKey	Mandatory	String(32)	75AEF0FA1B94B3C10D4F5B268F757F11	Encryption Details
encReqKey	Mandatory	String(32)	A4476C2062FFA58980DC8F79EB6A799E	

## Decrypted Request

{

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```
"payInstrument" :  
  
{  
  
  "headDetails" :  
  
  {  
  
    "version" : "OTSv1.1",  
  
    "payMode" : "SL",  
  
    "channel" : "ECOMM",  
  
    "api" : "SALE",  
  
    "platform" : "WEB",  
  
    "stage" : 1  
  
  },  
  
  "merchDetails" :  
  
  {  
  
    "merchId" : MID,  
  
    "password" : "Password",  
  
    "merchTxnId" : "123",  
  
    "mccCode" : 5862,  
  
    "merchType" : "M",  
  
    "merchTxnDate" : "2020-09-29 15:42:00"  
  
  },  
  
  "payDetails" :  
  
  {  
  
    "prodDetails" : [{"prodName": "drop", "prodAmount": 1.00}],  
  
    "amount" : 1.00,
```

```
"surchargeAmount" : 0.00,

"totalAmount" : 1.00,

"custAccNo" : "Bank Account",

"custAcclfsc" : "IFSC",

"custEmail":"mail@mail.in",

"clientCode" : "1008",

"txnCurrency" : "INR",

"remarks" : "OTS",

"signature" :
"11a6d7ccf4fb140d15bb108bbaf1e84f35b8df1f45789e8f9a66875ef7447e556a505fe123e37345708950c
18c600465bbf020fd148c75609bf3c5477a185243"

},

"payModeSpecificData"

:

{

"subChannel" : [ "PD" ]

},

"custDetails" : {

    "custFirstName" : "D",

    "custLastName" : "B",

    "custEmail" : "mail@mail.in",

    "custMobile" : "",

    "billingInfo" :

        {
```

```
"custAddr1" : "Mumbai",  
"custAddr2" : "Mumbai",  
"custCountry" : "India",  
"custCity" : "Mumbai",  
"custState" : "Maharashtra",  
    "custZipCode" : "400031"  
}  
  
}  
  
}
```

## Encrypted Request

<https://payment1.atomtech.in/ots/payment/txn?merchId=107031&encData=6B221F09353F0EA08523B800E66EC011109712E2DE83B3F223BD1B6A7A4BFE420E0018D7F7C061074748B7E6FC38324D8CFECE319C464E13E4FFC4A25D6AECE81B7BEA08053EEC094710566EA65467F2AF9EE43730B047C934E8EC519726B7BC5243ACF56C89609337921B68FD0383BAD3A478C594A7130554E0BE79956461735FCBF5DEA160F76478DA48140E362FBAA5AD3486326617D32A41FAC42F3A81A6D010000D99B544E35E11636BCF4A20710E5830BDDA089733C539626EB0795A390FF6B09F17ADC1A12F2F3E80EBA1878A621CB25DFEA569C627A0DF1BE1FD19A231C40418AB2623CB09C28098984E4817F3FF1B88572025BC0B9C666BF1225AB931B21FBD4A600E5C032EED5F25D9AAA2AD20D8968D971C46AC9BBB259E2B0924BA4BAF745B48F2355071DFE16044BE9D53362AB7F7642943589FA45787B44F79BA0E7C6FED8137F0108B3A0B1966EAB5626C02D8F086E173B1D711A04DBAD77858A12D60C74ABF496562E3EBECFFB9344EAF51C69B351950504C9E32BACF92F2F1D6D3FD09FD0BFF8C86EAC375A9A8D1705A3A5B86A3E259379D0C5A70DC81C4704D5E49F99EE208A2509DCC68290BAB74D884C38BAAFE1015AD81401FD029CE5C7500694BFC1C5EB73B9694C56563CDF838F3D40190FF602519F571088540266D50ED594C7DE9614937235123C9F81657281D6765872AB9FA63155C5A1FEB34C41593A1F83FF880E493863D5B2BE836D5ABD49550B5F79538F774091F63B2F7D55D5FE3A0FA5CC371EA936BEB21D73199F77C11B020B0BA1E173799BCF1E3250DCFCF689BC9DC8BDF2FE0143ABB512C11D8804290124582B4315D04FBFD2A6E9E4244BAD94BDEF40B086E8434475A3E>



C138AF459249A07E2B0805F6EF5242367D8EDF0EB608F6B58FC5B1D2AE28DA4767966D60CDA1CDE623  
A36585B36A1983D3FE4BB293B333586962556940E4F2B677181BD2EB6A87E4369CAD600C5244C25609  
4CAF89C9D22F3CE80D4EF165F3F7DEABA7F50E7E123E3C54734AC7EDCAAB1187B210C220935733D4BB  
CF418D89A599173929567B2C162582963E038CFF22CDD15AA17F2EB44117FE32E188666C876D506B41  
8A6A64284099DF01C1446DC5DD9444AF8F078A3E6B56FDB04976ECD330D53B12BA165BC9A73B67FC2  
A4AE3597FA398715B94916734ECCC1313FE1CC56803ED723B895EA68A0CBC316D2455A80CFD4120279  
712932E624DFCC9B6D55A0F2841C2C4805349EFCBCF65AE9A1E7A4ABE83A7E05B3100CDD2E05EC097F  
386655AB65939210072F0A01DFC41CE51EE03873955C25E3B02363310230AFF244E102AFACB0F289C50  
890B7A58B4A8FB5DD5C8819913046DA92E2F177BE4975F4E2C40DA601EC5A41C908A53700FC282EA9F  
02F3F180D8C750332AB95ADE11A7BF25F4A037D7EB40F7EE3CDD34EA093D54FF7984F560D59570CE8A  
712AFEBD5F13B5523BD79A1F59DA29D03243056E09FE2F6BDE98A3B048A3D40AAACA816D174FFEC51  
6ABB285E9618A15ACF733A84A42A04F4CFE4C8E4C8BC33B4E9C879255287C8D93DB183D72876A3BB1  
1CFCCF7971876A788D7C4F55ED20F3E144D7D91CC70FADD82D1360D782A1C0C0AE3A95AF231375FA0  
F6AB310C0FB35F7ED77D1EF3FB3ACCF813562758C8B2C3470BE0E0D11F21DE0BD5ACEB3B316BFACA9F  
C7785499C5AF92677B012D4421E4EAEC9F9D9

## Encrypted Response

6B221F09353F0EA08523BC800E66EC011109712E2DE83B3F223BD1B6A7A4BFE420E0018D7F7C0610747  
48B7E6FC38324D8CFECE319C464E13E4FFC4A25D6AECE81B7BEA08053EEC094710566EA65467F2AF9EE  
43730B047C934E8EC519726B7BC5243ACF56C89609337921B68FD0383BAD3A478C594A7130554E0BE7  
9956461735FCBF5DEA160F76478DA48140E362FBAA5AD3486326617D32A41FAC42F3A81A6D010000D  
99B544E35E11636BCF4A20710E5830BDDA089733C539626EB0795A390FF6B09F17ADC1A12F2F3E80EB  
A1878A621CB25DFA569C627A0DF1BE1FD19A231C40418AB2623CB09C28098984E4817F3FF1B885720  
25BC0B9C666BF1225AB931B21FBD4A600E5C032EED5F25D9AAA2AD20D8968D971C46AC9B8BBB259E2B  
0924BA4BAF745B48F2355071DFE16044BE9D53362AB7F7642943589FA45787B44F79BA0E7C6FED8137  
F0108B3A0B1966EAB5626C02D8F086E173B1D711A04DBAD77858A12D60C74ABF496562E3EBECFFB93  
44EAF51C69B351950504C9E32BACF92F2F1D6D3FD09FD0BFF8C86EAC375A9A8D1705A3A5B86A3E2593  
79D0C5A70DC81C4704D5E49F99EE208A2509DCC68290BAB74D884C38BAAFE1015AD81401FD029CE5C  
7500694BFC1C5EB73B9694C56563CDF838F3D40190FF602519F571088540266D50ED594C7DE96149372  
35123C9F81657281D6765872AB9FA63155C5A1FEB34C41593A1F83FF880E493863D5B2BE836D5ABD49  
550B5F79538F774091F63B2F7D55D5FE3A0FA5CC371EA936BEB21D73199F77C11B020B0BA1E173799B  
CF1E3250DCFCF689BC9DC8BDF2FE0143ABB512C11D8804290124582B4315D04FBFD2A6E9E4244BAD9  
4BDEF40B086E8434475A3EC138AF459249A07E2B0805F6EF5242367D8EDF0EB608F6B58FC5B1D2AE28  
DA4767966D60CDA1CDE623A36585B36A1983D3FE4BB293B333586962556940E4F2B677181BD2EB6A8  
7E4369CAD600C5244C256094CAF89C9D22F3CE80D4EF165F3F7DEABA7F50E7E123E3C54734AC7EDCAA  
B1187B210C220935733D4BB418D89A599173929567B2C162582963E038CFF22CDD15AA17F2EB4411

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7FE32E188666C876D506B418A6A64284099DF01C1446DC5DD9444AF8F078A3E6B56FDB04976ECD330  
D53B12BA165BC9A73B67FC2A4AE3597FA398715B94916734ECCC1313FE1CC56803ED723B895EA68A0C  
BC316D2455A80CFD4120279712932E624DFCC9B6D55A0F2841C2C4805349EFCBCF65AE9A1E7A4ABE83  
A7E05B3100CDD2E05EC097F386655AB65939210072F0A01DFC41CE51EE03873955C25E3B0236331023  
0AFF244E102AFACB0F289C50890B7A58B4A8FB5DD5C8819913046DA92E2F177BE4975F4E2C40DA601E  
C5A41C908A53700FC282EA9F02F3F180D8C750332AB95ADE11A7BF25F4A037D7EB40F7EE3CDD34EA09  
3D54FF7984F560D59570CE8A712AFEBD5F13B5523BD79A1F59DA29D03243056E09FE2F6BDE98A3B048  
A3D40AAACA816D174FFEC516ABB285E9618A15ACF733A84A42A04F4CFE4C8E4C8BC33B4E9C8792552  
87C8D93DB183D72876A3BB11CFCCF7971876A788D7C4F55ED20F3E144D7D91CC70FADD82D1360D782  
A1C0C0AE3A95AF231375FA0F6AB310C0FB35F7ED77D1EF3FB3ACCF813562758C8B2C3470BE0E0D11F2  
1DE0BD5ACEB3B316BFACA9FC7785499C5AF92677B012D4421E4EAEC9F9D9

## Decrypted Response

```
{  
  "payInstrument":  
    {"merchDetails":  
      {"merchId": "mid",  
       "userId": null,  
       "merchTxnId": "123",  
       "mccCode": "123",  
       "merchTxnDate": "2020-09-29 15:42:00"},  
      "payDetails": {"atomTxnId": "11000001128156",  
                     "prodDetails": [{"prodName": "prodname", "prodAmount": 0.00}],  
      "amount": 0.00,  
      "surchargeAmount": 0.00,  
      "totalAmount": 0.00,  
      "custAccNo": "Account Number",
```



```
"custAccIfsc":"IFSC",  
"clientCode":"","  
"txnCurrency":"INR",  
"remarks":"","  
"signature":"3d026b3c74906bb749e2cdde08c4262b5dd2bc1ec1ce679e09d9987d81150d86e81532455c  
7ec956beb5cb4fbaa1816f771826523fcfc34c1fa8c24d64f1f87b",  
"txnInitDate":"2020-09-29 15:41:22",  
"txnCompleteDate":"2020-09-29 15:41:25"  
},  
"payModeSpecificData":  
{  
"subChannel":["PD"],  
"bankDetails":  
{  
"otsBankId":3,  
"bankTxnId":"027315184127",  
"authId":"NA",  
"otsBankName":"Bank",  
"cardType":null,  
"cardMaskNumber":null,  
"qrString":null}},  
"extras":null,  
"custDetails":  
{  
"custFirstName":"","  
"custLastName":null,
```

```
"custEmail":null,  
"custMobile":null,  
"billingInfo":null  
},  
"responseDetails":  
{  
"statusCode":"OTS0000",  
"message":"SUCCESS",  
"description":"TRANSACTION IS SUCCESSFUL."  
}  
}  
}
```

### Class File [Logic]

```
import java.util.logging.Logger;  
import javax.crypto.Cipher;  
import javax.crypto.SecretKey;  
import javax.crypto.SecretKeyFactory;  
import javax.crypto.spec.IvParameterSpec;  
import javax.crypto.spec.PBEKeySpec;  
import javax.crypto.spec.SecretKeySpec;  
  
public class AtomEncryption  
{  
    static Logger log = Logger.getLogger(AtomEncryption.class.getName());  
  
    private static int pswdIterations = 65536;  
    private static int keySize = 256;  
    private static final byte[] ivBytes = { 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15 };
```

```
public static String encrypt(String plainText, String key)
{
    try
    {
        byte[] saltBytes = key.getBytes("UTF-8");

        SecretKeyFactory factory = SecretKeyFactory.getInstance("PBKDF2WithHmacSHA512");
        PBEKeySpec spec = new PBEKeySpec(key.toCharArray(), saltBytes, pswdIterations, keySize);

        SecretKey secretKey = factory.generateSecret(spec);
        SecretKeySpec secret = new SecretKeySpec(secretKey.getEncoded(), "AES");

        IvParameterSpec locallyIvParameterSpec = new IvParameterSpec(ivBytes);
        Cipher cipher = Cipher.getInstance("AES/CBC/PKCS5Padding");
        cipher.init(1, secret, locallyIvParameterSpec);

        byte[] encryptedTextBytes = cipher.doFinal(plainText.getBytes("UTF-8"));

        return byteToHex(encryptedTextBytes);
    }
    catch (Exception e) {
        log.info("Exception while encrypting data:" + e.toString());
    }

    return null;
}
```

```
public static String decrypt(String encryptedText, String key)
{
    try
    {
        byte[] saltBytes = key.getBytes("UTF-8");
        byte[] encryptedTextBytes = hex2ByteArray(encryptedText);

        SecretKeyFactory factory = SecretKeyFactory.getInstance("PBKDF2WithHmacSHA512");
        PBEKeySpec spec = new PBEKeySpec(key.toCharArray(), saltBytes, pswdIterations, keySize);

        SecretKey secretKey = factory.generateSecret(spec);
```

```
SecretKeySpec secret = new SecretKeySpec(secretKey.getEncoded(), "AES");

IvParameterSpec locallyIvParameterSpec = new IvParameterSpec(ivBytes);
Cipher cipher = Cipher.getInstance("AES/CBC/PKCS5Padding");
cipher.init(2, secret, locallyIvParameterSpec);

byte[] decryptedTextBytes = (byte[])null;
decryptedTextBytes = cipher.doFinal(encryptedTextBytes);

return new String(decryptedTextBytes);
}
catch (Exception e) {
    log.info("Exception while decrypting data:" + e.toString());
}

return null;
}

private static String byteToHex(byte[] byData) {
    StringBuffer sb = new StringBuffer(byData.length * 2);

    for (int i = 0; i < byData.length; ++i) {
        int v = byData[i] & 0xFF;
        if (v < 16)
            sb.append('0');
        sb.append(Integer.toHexString(v));
    }

    return sb.toString().toUpperCase();
}

private static byte[] hex2ByteArray(String sHexData) {
    byte[] rawData = new byte[sHexData.length() / 2];
    for (int i = 0; i < rawData.length; ++i) {
        int index = i * 2;
        int v = Integer.parseInt(sHexData.substring(index, index + 2), 16);
        rawData[i] = (byte)v;
    }
}
```

```

return rawData;
}

public static void main(String[] args) {

    try {

        String encryptedData = AtomEncryption.encrypt("1235", "ASWKLSLLFS4sd4g4gsdg");
        System.out.println("encryptedData : "+encryptedData);
    } catch (Exception e) {
        // TODO: handle exception
    }

}

}

```

## Signature

- Signature generation sequence [merchantId + TxnPasword + MerchantTxnID + Payment Mode + Total Amount + currency + stage]
- The UAT request and response hash key are:

MerchId	reqHashKey	respHashKey
MID	Key	Key

Parameter Name	Mandatory	Data Type & Max Length	Sample Value	Content/ Remarks
reqHashKey	Mandatory	String(20)	KEY1234567234	Need to be save per MID on boarded in MW in Merchant Table
respHashKey	Mandatory	String(20)	KERESPY1234567234	Need to be save per MID on boarded in MW in Merchant Table

## Class File [Logic]

```
import java.io.PrintStream;
import java.io.UnsupportedEncodingException;
import java.security.InvalidKeyException;
import java.security.Key;
import java.security.NoSuchAlgorithmException;
import javax.crypto.Mac;
import javax.crypto.spec.SecretKeySpec;

public class AtomSignature
{
    public static String generateSignature(String hashKey, String[] param)
    {
        String resp = null;

        StringBuilder sb = new StringBuilder();
        for (String s : param) {
            sb.append(s);
        }

        try
        {
            System.out.println("String =" + sb.toString());
            resp = byteToHexString(encodeWithHMACSHA2(sb.toString(), hashKey));
        }
        catch (Exception e)
        {
            System.out.println("Unable to encod value with key :"+ hashKey + " and input :"+ sb.toString());
            e.printStackTrace();
        }
        return resp;
    }
    private static byte[] encodeWithHMACSHA2(String text, String keyString)
        throws NoSuchAlgorithmException, InvalidKeyException, UnsupportedEncodingException
    {
        Key sk = new SecretKeySpec(keyString.getBytes("UTF-8"), "HMACSHA512");
        Mac mac = Mac.getInstance(sk.getAlgorithm());
```

```
mac.init(sk);
byte[] hmac = mac.doFinal(text.getBytes("UTF-8"));

return hmac;
}
public static String byteToHexString(byte byData[])
{
    StringBuilder sb = new StringBuilder(byData.length * 2);

    for(int i = 0; i < byData.length; i++)
    {
        int v = byData[i] & 0xff;
        if(v < 16)
            sb.append('0');
        sb.append(Integer.toHexString(v));
    }
    return sb.toString();
}
```

## Does and Don't

### Does

1. Refer transaction report in merchant console for below:
  - A. Transaction Status
  - B. Transaction Description

## Don't

1. Make use of same Merchant Txn Id [Except reinitiating for failed transaction]