

# Payment API v2.1

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## 1 Overview

This document explains how to integrate the Pine Labs edge payment gateway in redirect or seamless mode.

### 1.1 Related Documentation

This guide should be used together with the additional documents as described below.

Document	Description
<i>HashGeneration</i>	Describes about hash generationalgorithm
<i>ResponseCodeList</i>	Listing of transaction response codes

## 2 Implementation Details

Below apis need to be integrated.

### 2.1 Accept Payment

It initiates the transaction. Merchant has to pass unique merchant txn reference number, amount and other parameters.

#### 2.1.1 Request

##### 2.1.1.1 Content Type & URL's

Content Type	application/json
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UAT	<a href="https://uat.pinepg.in/api/v2/accept/payment">https://uat.pinepg.in/api/v2/accept/payment</a>
Production	<a href="https://pinepg.in/api/v2/accept/payment">https://pinepg.in/api/v2/accept/payment</a>

### 2.1.1.2 Request Headers

#### HEADERS:

Header name	Header value
Content-Type	application/json
X-VERIFY	SHA256of (Base64 request encoded payload)

### 2.1.1.3 Body Param

Parameter Name	Type	Description	Mandatory(M)/Optional
merchant_data	Object	It contains merchant data	M
payment_data	Object	It contains payment related data	M
txn_data	Object	It contains transaction related data	M
customer_data	Object	It contains information about customer data.  Merchants who are on aggregator model must pass this data	O
udf_data	Object	It contains user defined fields. Merchant can pass it transaction specific data in these fields	O

#### merchant\_data

Parameter Name	Type	Description	Mandatory(M)/Optional/Conditional
merchant_id	int	Merchant id provided by pine labs	M
merchant_access_code	string	Merchant access code provided by pine labs	M
unique_merchant_txn_id	string	Unique transaction id maintained by merchant for each transaction	M
merchant_return_url	string	Merchant return url on which	M

		browser response will be sent.	
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#### payment\_data

Parameter Name	Type	Description	Mandatory(M)/Optional
amount_in_paisa	long	Transaction amount in paise	M

#### txn\_data

Parameter Name	Type	Description	Mandatory(M)/Optional
navigation_mode	int	Navigation mode 2 for Redirect 7 for Seamless	M
payment_mode	String	It will contain csv of valid payment mode Ids. In case of seamless mode only single payment mode to be specified.	M
transaction_type	Integer	1 for 'Purchase',	M
time_stamp	Long	Unix timestamp	O

#### customer\_data

Parameter Name	Type	Description	Mandatory(M)/Optional
email_id	string	Customer email id	O
first_name	string	Customer first name	O

last_name	string	Customer last name	O
customer_id	string	Customer id maintained at merchant end	O
mobile_no	string	10 digit mobile number	O
billing_data	Object	Customer billing address details	O
shipping_data	Object	Customer Shipping address details	O

### udf\_data

Parameter Name	Type	Description	Mandatory(M)/Optional
udf_field_1	string	User defined Fields	O
udf_field_2	string	User defined Fields	O
udf_field_3	string	User defined Fields	O
udf_field_4	string	User defined Fields	O
udf_field_5	string	User defined Fields	O

### billing\_data

Parameter Name	Type	Description	Mandatory(M)/Optional
address1	string	Address 1	O
address2	string	Address 2	O
address3	string	Address 3	O
pincode	string	Pin code	O
city	string	City name	O
state	string	State name	O
country	string	Country name	O

### shipping\_data

Parameter Name	Type	Description	Mandatory(M)/Optional
first_name	String	First name entered in shipping address	O
last_name	String	Last name entered in shipping address	O
mobile_no	string	Mobile number	O

		entered in shipping address	
address1	string	Address 1	O
address2	string	Address 2	O
address3	string	Address 3	O
pincode	string	Pin code	O
city	string	City name	O
state	string	State name	O
country	string	Country name	O

#### 2.1.1.4 Sample Request

##### Json Payload

```
{
  "merchant_data": {
    "merchant_id": 3473,
    "merchant_access_code": "57e39383-b053-4db9-a708-26d8971886e7",
    "unique_merchant_txn_id": "testorder786",
    "merchant_return_url": "http://localhost:53132/ChargingResp.aspx"
  },
  "payment_data": {
    "amount_in_paisa": 1100000
  },
  "txn_data": {
    "navigation_mode": "7",
    "payment_mode": "4",
    "transaction_type": "1",
    "time_stamp": 157588000000
  }
}
```

##### BASE 64 encoded request

```
{
  "request": "ewogICJtZXJjaG-FudF9kYXRhIjogewogICAgIm1lcmNoYW50X2lkIjogMzQ3MywKICAgICJtZXJjaGFudF9hY2Nlc3Nfy29kZSI6ICI1N2UzOTM4my1iMDUzLTRkyYktYTCwOC0yNmQ4OTcxODg2ZTciLAogICAgInVuaXF1ZV9tZXJjaGFudF90eG5fawQiOiAiZGVzdG9yZGVyNzg2IiwKICAgICJtZXJjaGFudF9yZXRLcm5fdXJsIjogImh0dHA6Ly9sb2NhbgHvc3Q6NTMxMzIvQ2hpcmddpbmdSZXNwLmFzCHgi-gi-CiAgfSwKICAiCGF5bWVudF9kYXRhIjogewogICAgImFtb3VudF9pb19wYWIzYSI6IDExMDAwMDAKICB9LAogICJ0eG5fZGF0YSI6IDhKICAgICJyYXZpZ2F0aw9uX2lvZGUioiAiNyIsCiAgICAiCGF5bWVudF9tb2RlIjogIjQiLAogICAgInRyYW5zyWN0aw9uX3R5cGUioiAiMSIsCiAgICAidGltZV9zdGFtcCI6IDE1NzU0ODAwMDAwMAogIH0KfQo="
}
```

## 2.1.2 Response

### 2.1.2.1 Params

Parameter Name	Type	Description
response_code	int	It notifies the result of api processing. Value 1 denotes success.
response_message	string	It denotes the message corresponding to above code
token	string	It is the token created for a transaction. You need to pass it in the subsequent calls.
redirect_url	String	Redirect url on which customer needs to be redirected. This parameter will be present only in redirect mode.

### 2.1.2.2 Sample Response

#### Redirect mode

```
{
  "token": "ubrijAgbVaJVrGz67y%2fZCjCveYWNymE7ULAI007FCbz4%3d",
  "response_code": 1,
  "response_message": "SUCCESS",
  "redirect_url":
"http://hostname:port/api/v2/process/payment?token=ubrijAgbVaJVrGz67y%2fZCjCveYWNymE7ULAI007FCbz4%3d "
}
```

**In redirect mode, api will return a url on which customer needs to be redirected. Pine Labs payment page will open after redirection.**

#### Seamless mode

```
{
  "token": "ubrijAgbVaJVrGz67y%2fZCjCveYWNymE7ULAI007FCbz4%3d",
  "response_code": 1,
  "response_message": "SUCCESS"
}
```

**In seamless mode, api will not have a redirect url and subsequent process payment api needs to be called.**



## Failure response

```
{
  "response_code": -1,
  "response_message": "FAILURE",
}
```

## 2.2 Process Payment

Payment data against transaction will be passed in this call. This api will be called in seamless mode.

Token received in previous call needs to be part of this call.

***api/v2/process/payment?token= ubrjAgbVaJVrGz67y%2fZCjCveYWNymE7ULAIOO7FCbz4%3d "***

### 2.2.1 Request

Content Type	application/json
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UAT	<a href="https://uat.pinepg.in/api/v2/process/payment?token=BJ5Dj5o5dh6jZaWCTAv%2fnwJj0h%2f3Eiq2HgY14%2fMOP7k%3d">https://uat.pinepg.in/api/v2/process/payment?token=BJ5Dj5o5dh6jZaWCTAv%2fnwJj0h%2f3Eiq2HgY14%2fMOP7k%3d</a>
Production	<a href="https://pinepg.in/api/v2/process/payment?token=BJ5Dj5o5dh6jZaWCTAv%2fnwJj0h%2f3Eiq2HgY14%2fMOP7k%3d">https://pinepg.in/api/v2/process/payment?token=BJ5Dj5o5dh6jZaWCTAv%2fnwJj0h%2f3Eiq2HgY14%2fMOP7k%3d</a>

#### 2.2.1.1 Body Params

Parameter Name	Type	Description	Mandatory/Optional/Conditional
card_data	Object	It contains card data. It is mandatory for cards and EMI transaction	C
emi_data	Object	It contains EMI data. Mandatory for EMI	C

		transaction	
netbanking_data	Object	It contains net banking codes. Mandatory for net banking transaction	C
wallet_data	Object	It contains wallet information. Mandatory for wallet transaction	C
upi_data	Object	It contains UPI information. Mandatory for UPI transaction	C
additional_data	Object	Reserved for Future Use	C

#### card\_data

Parameter Name	Type	Description	Mandatory/Optional/Conditional
card_number	String	Card number	M
card_expiry_year	String	Card expiry year having format YYYY	M
card_expiry_month	String	Card expiry month having format MM	M
card_holder_name	String	Card holder name	M
cvv	String	Card CVV	M

#### netbanking\_data

Parameter Name	Type	Description	Mandatory/Optional/Conditional
pay_code	String	Net banking Codes	M

#### wallet\_data

Parameter Name	Type	Description	Mandatory/Optional/Conditional
wallet_code	String	Wallet codes	M
mobile_number	String	Mobile number associated with wallet	C

#### upi\_data

Parameter Name	Type	Description	Mandatory/Optional/Conditional
vpa	String	Customer VPA. It is Mandatory for UPI Collect flow	C
mobile_no	String	Mobile number associated with Gpay	C
upi_option	String	It will have values <ul style="list-style-type: none"> <li>UPI</li> <li>GPAY</li> </ul>	M
txn_mode	String	“INTENT”. It is Mandatory for UPI Intent Payment flow	C

#### additional\_data

Parameter Name	Type	Description
mobile_number	string	10 digit mobile number

#### emi\_data

Parameter Name	Type	Description
offer_scheme	Object	It contains information about offer applicable on each product
tenure_id	Int	Tenure Id specified at pine labs end
tenure_in_month	String	Tenure name specified at pine labs end
monthly_installment	Long	Emi amount in paise
bank_interest_rate	Long	Interest rate for which bank emi is calculated. Its value is percentage multiplied by 10000
interest_pay_to_bank	Long	Interest pay to bank in paise
total_offered_discount_cashback_amount	Long	Total sum of discount applicable on cart. It is in paise.
loan_amount	Long	Amount in paise on which loan will be booked
auth_amount	Long	Bank authorization amount in paise

#### offer\_scheme

Parameter Name	Type	Description
product_details	Array of objects	It contains information about product.

emi_scheme	Object	It contains information about bank EMI scheme.
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### product\_details

Parameter Name	Type	Description
product_code	String	Product code
product_amount	Long	Product amount in paise
subvention_cashback_discount	Long	Subvention discount cashback amount in paise. Only applicable when subvention is present.
product_discount	Long	Product discount amount in paise. Only applicable if product discount is present
subvention_cashback_discount_percentage	Long	Subvention discount cashback percentage. Its value is percentage multiplied by 10000.
product_discount_percentage	Long	Product discount cashback percentage. Its value is percentage multiplied by 10000.
subvention_type	Int	It tells offer type. 1-No cost EMI 2-Low cost EMI 3-Standard EMI
additional_cashback	String	Additional cashback text
bank_interest_rate	Long	Amount in paise
bank_interest_rate_percentage	Long	Percentage multiplied by 10000
schemes	Array of objects	It contains list of program applicable on product.

### emi\_scheme

Parameter Name	Type	Description
scheme_id	Long	It tells scheme id applicable on product
program_type	Int	It tells scheme of which type. 105-Bank EMI 106-Brand EMI 108-Product discount 112-Subvention discount
is_scheme_valid	Bool	Is scheme is valid

## Schemes

Parameter Name	Type	Description
scheme_id	Long	It tells scheme id applicable on product
program_type	Int	It tells scheme of which type. 105-Bank EMI 106-Brand EMI 108-Product discount 112-Subvention discount
is_scheme_valid	Bool	Is scheme is valid

### 2.2.1.2 Sample request

#### 2.2.1.2.1 EMI Sample Request

```
{ "card_data": { "card_number": "4012001037141112", "card_expiry_year": "2020", "card_expiry_month": "09", "card_holder_name": "harsh", "cvv": "123" }, "emi_data": { "offer_scheme": { "product_details": { "schemes": [ { "scheme_id": 1682, "program_type": 112, "is_scheme_valid": true } ], "product_code": "SM-G975FCWG", "product_amount": 550000, "subvention_cashback_discount": 60209, "product_discount": 0, "subvention_cashback_discount_percentage": 0, "product_discount_percentage": 0, "subvention_type": 1 }, { "schemes": [], "product_code": "40", "product_amount": 550000, "subvention_cashback_discount": 0, "product_discount": 0, "subvention_cashback_discount_percentage": 0, "product_discount_percentage": 0 } }, "emi_scheme": { "scheme_id": 1683, "program_type": 105, "is_scheme_valid": true } }, "tenure_id": "18", "tenure_in_month": "18", "monthly_installment": 64867, "bank_interest_rate": 150000, "interest_pay_to_bank": 127815, "total_offered_discount_cashback_amount": 60209, "loan_amount": 1039791, "auth_amount": 1039791 } }
```

#### 2.2.1.2.2 Card Sample Request

```
{ "card_data": { "card_number": "4012001037141112", "card_expiry_year": "2030", "card_expiry_month": "12", "card_holder_name": "Test", "cvv": "123" } }
```

#### 2.2.1.2.3 Net banking Sample Request

```
{ "netbanking_data": { "pay_code": "NB1493" } }
```

#### 2.2.1.2.4 Wallet Sample Request

```
{ "wallet_data": { "wallet_code": "payzapp", "mobile_number": "9899189287" } }
```

#### 2.2.1.2.5 UPI/GPay Sample Request

##### 2.2.1.2.5.1 UPI Collect

```
{ "upi_data": { "vpa": "test@upi", "upi_option": "UPI " } }
```

##### 2.2.1.2.5.2 GPAY

```
{ "upi_data": { "mobile_no": "9999999999", "upi_option": "GPAY" } }
```

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### 2.2.1.2.5.3 UPI Intent Sample Request

```
{ "upi_data": { "upi_option": "UPI", "txn_mode": "INTENT" } }
```

### 2.2.1.2.6 NBFC Sample Request

#### 2.2.1.2.6.1 BFL

```
{ "nbfc_data": { "vendor_name": "BFL", "bfl_data": { "scheme_code": "1234455", "card_number": "2030400291114454", "tenure_in_months": 3, "is_terms_conditions_agreed": true } } }
```

#### 2.2.1.2.6.2 Zest Money

```
{ "nbfc_data": { "vendor_name": "ZEST", "zestMoney_data": { "mobile_no": "9999999999" } } }
```

## 2.2.2 Response

### 2.2.2.1 Params

Parameter Name	Type	Description
response_code	int	It notifies the result of api processing. Value 1 denotes success.
response_message	string	It denotes the message corresponding to above code
redirect_url	String	Customer should be redirected to below url.
api_url	String	Api url on which you need to make subsequent request
offer_scheme	Object	It contains information about offer applicable on each product

#### offer\_scheme

Parameter Name	Type	Description
product_details	Array of objects	It contains information about product.
emi_scheme	Object	It contains information about bank EMI scheme.

#### product\_details

Parameter Name	Type	Description
product_code	String	Product code
product_amount	Long	Product amount in paise

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subvention_cashback_discount	Long	Subvention discount cashback amount in paise. Only applicable when subvention is present.
product_discount	Long	Product discount amount in paise. Only applicable if product discount is present
subvention_cashback_discount_percentage	Long	Subvention discount cashback percentage. Its value is percentage multiplied by 10000.
product_discount_percentage	Long	Product discount cashback percentage. Its value is percentage multiplied by 10000.
subvention_type	Int	It tells offer type. 1-No cost EMI 2-Low cost EMI
		3-Standard EMI
additional_cashback	String	Additional cashback text
schemes	Array of objects	It contains list of program applicable on product.

#### emi\_scheme

Parameter Name	Type	Description
scheme_id	Long	It tells scheme id applicable on product
program_type	Int	It tells scheme of which type. 105-Bank EMI 106-Brand EMI 108-Product discount 112-Subvention discount
is_scheme_valid	Bool	Is scheme is valid

#### Schemes

Parameter Name	Type	Description
scheme_id	Long	It tells scheme id applicable on product
program_type	Int	It tells scheme of which type. 105-Bank EMI 106- Brand EMI 108-Product discount 112-Subvention discount
is_scheme_valid	Bool	Is scheme is valid
reasons	Array of object	Description for failure of schemes

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## Reasons

Parameter Name	Type	Description
reason_code	int	It denotes the reason code
reason_message	String	It denotes the reason message again the code

### 2.2.2.2 Sample Response

#### 2.2.2.2.1 Successful response for Cards, EMI, Netbanking and Wallets for process payment api

```
{ "response_code": 1, "response_message": "SUCCESS", "redirect_url":
"http://hostname:port/pinepg/v2/process/payment?token=848RFsu%2bRnNcSsaZdzEgkeosvCc2o5lK
TV4uKJF%2fcjE%3d" }
```

***Merchant application needs to redirect to url received in response.***

#### 2.2.2.2.2 Successful response for UPI collect for process payment api

```
{ "response_code": 1, "response_message": "SUCCESS", }
```

**After receiving successful response, customer will receive payment notification on his/her PSP app. Final response of the transaction will be posted as a S2S response on merchant's callback url.**

#### 2.2.2.2.3 Successful response for UPI Intent for process payment api

```
{ "pg_upi_unique_request_id": "291222PLKar19848", "deep_link": "upi://pay?pa=setu10603530248383
38226@kaypay&pn=Ravi%20Maurya&am=4000.00&tr=1060353024838338226&tn=Payment%20fo
r%207669284&cu=INR&mode=04", "pine_pg_transaction_id": "7669284", "short_link": "https://sandbox.
bills.pe/ynaf4t6wc87e", "response_code": 1, "response_message": "SUCCESS" }
```

deep\_link/ short\_link – Is the intent link to be used on Android/ IOS devices.

**NOTE: In case of EMI transactions, OTP flow is applicable for HDFC Debit, Kotak Debit, FederalDebit Issuers.**

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## 2.3 Browser Redirect Response

### 2.3.1 Form Post Response Payload

Key	Value	Details
merchant_id	Integer	In response you can see the merchantid which you have sent as one of the parameter in Pine Labs payment gateway API request parameters.
merchant_access_code	String	In response you can find the merchant access code which you have sent as one of the parameter.
unique_merchant_txn_id	String. Max length 99	In response you can find the merchant unique transaction Id which you have sent as one of the parameter.
pine_pg_txn_status	Integer	Transaction status
txn_completion_date_time	DateTime	The date-time of the transaction completion at Pine Labs payment gateway server.
amount_in_paisa	Long	It is the amount for which payment transaction is being done.
txn_response_code	Integer	Represent the response of the API request and response code is returned based on the transaction result.
txn_response_msg	String	Transaction response
acquirer_name	String	Acquirer Bank

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pine_pg_transaction_id	Long	Unique transaction id generated byPine Labs
payment_mode	Integer	Payment mode chosen at landingpage.
dia_secret	String	Hash of response parameters. Please refer toHashGeneration document.

		Pine Labs payment gateway creates the hash of the response parameters and sends this information in response in tag dia_secret Merchant should use this hash value returned in response to match with new secret generated at its side using other response Parameters. If these two secrets do not match then data is not authentic.
dia_secret_type	String	‘SHA256’ or ‘MD5’ and will be the same which is passed in dia_secret_type parameter of request
is_bank_emi_txn	Bool	Flag to indicate Bank EMI transaction
is_brand_emi_txn	Bool	Flag to indicate Brand EMI transaction
emi_tenure_month	Integer	Tenure month of EMI transaction
emi_principal_amount_in_paise	Long	Principal EMI amount in Paise

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emi_amount_payable_each_month_in_paisa	Long	Monthly Installment
emi_interest_rate_percent	Integer	Interest rate charged by bank multiplied by 10000
emi_cashback_type	Integer	Its value will be 0, 1,2 and 3 0- Standard EMI 1- Pre cash back 2- Post cash back
		Instant Discount
emi_total_discount_cashback_amount_in_paisa	Long	Total discount or cashback amount applicable in EMI transaction in paisa
emi_total_discount_cashback_percent	Integer	Total discount or cashback percent applicable in EMI transaction multiplied by 10000
emi_merchant_discount_cashback_percent	Integer	Merchant discount or cashback percent applicable in EMI transaction multiplied by 10000
emi_merchant_discount_cashback_fixed_amount_in_paisa	Long	Merchant fixed discount or cashback amount applicable in EMI transaction in paisa
emi_issuer_discount_cashback_percent	Integer	Issuer discount or cashback percent applicable in EMI transaction multiplied by 10000
emi_issuer_discount_cashback_fixed_amount_in_paisa	Long	Issuer fixed discount or cashback amount applicable in EMI transaction in paisa
txn_additional_info	String	Base64 encoded string

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merchant_return_url	String	Merchant return url
emi_processing_fee	long	Processing fee amount in paise.
captured_amount_in_paisa	long	Captured amount for a transaction
refund_amount_in_paisa	long	Refund amount for a transaction
parent_txn_status	Integer	Parent txn status
parent_txn_response_code	Integer	Parent txn response code
parent_txn_response_message	String	Parent txn response message
issuer_name	String	Issuing bank name .

### 3 Master codes

#### 3.1.1 Net banking codes

Below codes are to be passed in process payment request for seamless integration

PAYMENT_CODE	BANK_NAME
NB1148	Kotak Bank
NB1378	Andhra Bank
NB1484	Andhra Bank Corporate
NB1530	Allahabad Bank
NB1529	AU Small Finance Bank
NB1485	Bank of Baroda - Corporate Banking
NB1486	Bank of Bahrain and Kuwait
NB1487	Bank of Baroda - Retail Banking
NB1511	Bassien Catholic Coop Bank
NB1533	Bandhan Bank - Corporate
NB1508	Bandhan Bank
NB1229	Bank of Maharashtra
NB1527	Barclays Bank - Corporate Net Banking
NB1147	Central Bank
NB1224	Canara Bank
NB1488	Cosmos Bank
NB1489	Punjab National Bank - Corporate Banking
NB1523	Corporation Bank - Corporate
NB1135	Corporation Bank
NB1272	Catholic Syrian Bank
NB1215	City Union Bank
NB1490	Deutsche Bank
NB1509	Digibank by DBS
NB1491	Development Credit Bank
NB1492	Dena Bank
NB1526	Dhanlaxmi Bank Corporate
NB1373	Dhanalakshmi Bank
NB1515	Equitas Small Finance Bank
NB1518	ESAF Small Finance Bank
NB1029	Federal Bank

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<b>NB1532</b>	<b>Fincare Bank - Retail</b>
<b>NB1007</b>	<b>HDFC Bank</b>
<b>NB1016</b>	<b>ICICI Bank</b>
<b>NB1493</b>	<b>IDBI Bank</b>
<b>NB1521</b>	<b>IDBI Corporate</b>
<b>NB1510</b>	<b>IDFC FIRST Bank</b>
<b>NB1431</b>	<b>IndusInd Bank</b>
<b>NB1143</b>	<b>Indian Bank</b>
<b>NB1213</b>	<b>Indian Overseas Bank</b>
<b>NB1015</b>	<b>JK Bank</b>
<b>NB1503</b>	<b>Janata Sahakari Bank Ltd Pune</b>
<b>NB1133</b>	<b>Karnataka Bank</b>
<b>NB1506</b>	<b>Kalyan Janata Sahakari Bank</b>
<b>NB1514</b>	<b>The Kalupur Commercial Co-Operative Bank</b>
<b>NB1494</b>	<b>Karur Vysya Bank</b>
<b>NB1495</b>	<b>Laxmi Vilas Bank - Corporate Net Banking</b>
<b>NB1496</b>	<b>Laxmi Vilas Bank - Retail Net Banking</b>
<b>NB1507</b>	<b>Mehsana urban Co-op Bank</b>
<b>NB1520</b>	<b>North East Small Finance Bank Ltd</b>
<b>NB1504</b>	<b>NKGSB Co-op Bank</b>
<b>NB1154</b>	<b>Oriental Bank of Commerce</b>
<b>NB1534</b>	<b>Karnataka Gramin Bank</b>
<b>NB1497</b>	<b>Punjab &amp; Maharashtra Co-op Bank</b>
<b>NB1381</b>	<b>Punjab National Bank</b>
<b>NB1512</b>	<b>PNB Yuva Netbanking</b>
<b>NB1421</b>	<b>Punjab and Sindh Bank</b>
<b>NB1513</b>	<b>RBL Bank Limited</b>
<b>NB1524</b>	<b>RBL Bank Limited - Corporate Banking</b>
<b>NB1531</b>	<b>State bank Of India</b>
<b>NB1498</b>	<b>Standard Chartered Bank</b>
<b>NB1499</b>	<b>South Indian Bank</b>
<b>NB1517</b>	<b>Suryoday Small Finance Bank</b>
<b>NB1525</b>	<b>Shamrao Vithal Co-op Bank - Corporate</b>
<b>NB1500</b>	<b>Shamrao Vithal Co-op Bank</b>
<b>NB1380</b>	<b>Saraswat Bank</b>
<b>NB1501</b>	<b>Syndicate Bank</b>
<b>NB1516</b>	<b>Thane Bharat Sahakari Bank Ltd</b>
<b>NB1505</b>	<b>TJSB Bank</b>
<b>NB1439</b>	<b>Tamilnad Mercantile Bank</b>
<b>NB1502</b>	<b>Tamil Nadu State Co-operative Bank</b>
<b>NB1216</b>	<b>Union Bank of India</b>
<b>NB1483</b>	<b>UCO Bank</b>
<b>NB1212</b>	<b>United Bank Of India</b>
<b>NB1004</b>	<b>AXIS Bank</b>
<b>NB1379</b>	<b>Vijaya Bank</b>
<b>NB1519</b>	<b>Varachha Co-operative Bank Limited</b>

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This document shall not be disclosed to any third party.

<b>NB1522</b>	<b>Yes Bank Corporate</b>
<b>NB1146</b>	<b>Yes Bank</b>
<b>NB1528</b>	<b>Zoroastrian Co-Operative Bank Ltd</b>

### 3.1.2 Wallet codes

<b>CODE</b>	<b>Wallet Name</b>
OXY	Oxygen
PAYTM	Paytm
PAYZAPP	Payzapp
PHONEPE	PhonePe

### 3.1.3 Payment Modes

<b>PAYMENT_MODE_ID</b>	<b>PAYMENT_MODE_NAME</b>
1	CREDIT/DEBIT CARD
3	NET BANKING
4	EMI
9	Cardless EMI
10	UPI
11	WALLET
14	DEBIT EMI
16	PREBOOKING
17	BNPL/FLEXIPAY
20	PBP (Paybypoints)

### 3.1.4 Transaction Status

<b>TXN_STATUS_ID</b>	<b>TXN_STATUS_NAME</b>	<b>DESCRIPTION</b>
-10	Cancelled	when the user cancels the transaction.
-8	Velocity Check Failed	Velocity check failed for EMI transactions
-7	Failure	Transaction has failed due to some reasons e.g. bank session time out, insufficient funds. Payer needs to re-initiate the transaction.

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-6	Rejected	Transaction has been rejected.
1	Initiated	<p>Pine Labs payment gateway has not received response from Payment Provider/Bank. For all such transactions, We will retry the transaction, post which the transaction status will be updated to 'Captured' or 'AuthReceived' or 'Rejected'.</p> <p>When refund of aggregator transaction is initiated</p>
4	Captured	'Captured' call is successful. Funds will be transferred to merchant account.
6	Refunded	Refund of the transaction is successful.
7	Query Complete	Query of the transaction is successful.
9	Partially Refunded	Transaction is partially refunded
10	Refund Initiated	When refund of aggregator transaction is initiated