

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 generation algorithm |
| <i>ResponseCodeList</i> | Listing of transaction response codes |

2 Implementation Details

Integration Steps:

1. Accept Payment API:

- Accept payment is the initial API which is called by passing the details like Merchant data, Payment data, Txn data, Customer Data, UDF data.
- The response will contain a token and a redirect URL in case navigation mode is redirect and a token is sent in case the navigation mode is seamless which will be used in the process payment API.

2. Process Payment API (for Seamless):

- Process payment API will be called if the navigation mode is seamless by passing the payment details with respect to the payment mode selected and the token generated from the accept payment API.
- As per the selected payment mode, the further steps will be shared as the response.

3. Consume browser redirect response:

- Pinelabs makes a POST call to the Return URL passed in the accept payment API with the object containing payment details.
- Payment success/failure can be determined using the contents of the payload object.

4. Signature verification:

- This is a mandatory step to confirm the authenticity of the details sent to the return URL.
- The signature will be generated with the payload and the MID secret using the SHA256 Algorithm.
- Please refer [Signature Verification.pdf](#) for the steps.

5. Payment status check:

- This is a mandatory step to check and confirm the payment status using the Payment Inquiry API.
- Poll the API through a CRON for the payments that are not in the terminal status.
- Please refer [Refund-Inquiry API v2.1.pdf](#) for the specs.

6. Implement webhooks:

- You can use webhooks to receive notifications when a specific event occurs. When one of these events is triggered, we send an HTTP POST payload in JSON to the webhook's configured URL.

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 |
|--------------|------------------|

| | |
|------------|---|
| UAT | https://uat.pinepg.in/api/v2/accept/payment |
| Production | https://pinepg.in/api/v2/accept/payment |

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 returnurl on which browser response will be sent. | M |
|---------------------|--------|--|---|

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 entered in shipping address | O |
| 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": "
ewoJIm1lcmNoYW50X2RhZGEiOiB7CgkJIm1lcmNoYW50X2lkiJogMzQ3MywKCQkiBwvYy2hhbnRfYWVjZXNzX2NvZ
GuiOiAiNTdlMzkzODMtYjA1My00ZGI5LWE3MDgtMjZkODk3MTg4NmU3IiwKCQkiBwvYy2hhbnRfYWVjZXNzX2NvZ
9pZCI6ICJ0ZXN0b3JkZXI3ODYiLAoJCSJtZXJjaGFudF9yZXR1cm5fdXJsIjogImh0dHA6Ly9sb2NhbgHvc3Q6NTM
xMzIvQ2hhcmdbpmdsZXNwLmFzchgiCg19LAoJInBhew1lbnRfZGF0YSI6IHsKCQkiBwvYy2hhbnRfYWVjZXNzX2NvZ
MTEwMDAwMAoJfSwKCSJ0eG5fZGF0YSI6IHsKCQkiBmF2awdhG1vb19tb2RlIjogIjIiLAoJCSJwYXl0eG5fZGF0YSI6
GUioiAiMSIsCgkJInRyYW50X2RhZGEiOiB7CgkJIm1lcmNoYW50X2lkiJogMzQ3MywKCQkiBwvYy2hhbnRfYWVjZXNzX2NvZ
0KfQ=="
```

```
}
```

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%2fZCjCveYWNymE7ULAIOO7FCbz4%3d", "response_code": 1,
  "response_message": "SUCCESS",
  "redirect_url":
  "http://hostname:port/api/v2/process/payment?token=ubrijAgbVaJVrGz67y%2fZCjCveYWNymE7ULAIOO7FCbz4% 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%2fZCjCveYWNymE7ULAIOO7FCbz4%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 |
|--------------|------------------|

| | |
|------------|---|
| UAT | https://uat.pinepg.in/api/v2/process/payment?token=BJ5Dj5o5dh6jZaWCTAv%2fnwJj0h%2f3Eiq2HgY14%2fMOP7k%3d |
| Production | https://pinepg.in/api/v2/process/payment?token=BJ5Dj5o5dh6jZaWCTAv%2fnwJj0h%2f3Eiq2HgY14%2fMOP7k%3d |

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 transaction | C |
| 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"> UPI GPAY | 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. |

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 |

2212 Sample request

22121 EMI Sample Request

```
{
  "card_data": {
    "card_number": "4012001037141112",
    "card_expiry_year": "2025",
    "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": "SMG975FCWG",
        "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
  }
}
```

22122 Card Sample Request

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

22123 Netbanking Sample Request

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

22124 WalletSample Request

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

22125 UPI/GPaySample Request

22.12.5.1 UPI Collect

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

22.12.5.2 GPAY

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

22.12.5.3 UPIIntent Sample Request

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

22126 NBFC Sample Request

22.12.6.1 BFL

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

22.12.6.2 Zest Money

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

2.2.2 Response

2221 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 bankEMI scheme. |

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 |
| schemes | Array of objects | It contains list of programs 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 |

Reasons

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

2222 *Sample Response*

22221 Successfulresponse 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.

22222 Successful response for UPI collectfor 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.

22223 Successful response for UPI Intent for process payment api

```
{ "pg_upi_unique_request_id": "291222PLKar19848", "deep_link": "upi://pay?pa=setu10603530248383382  
26@kaypay&pn=Ravi%20Maurya&am=4000.00&tr=1060353024838338226&tn=Payment%20for%2076  
69284&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 and IOS devices.

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

2.2 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 parameters 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 parameters. |

| | | |
|--------------------------|-----------------------|---|
| 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 parameters. |
| 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 message |
| acquirer_name | String | Acquirer Bank |
| pine_pg_transaction_id | Long | Unique transaction id generated by Pine Labs |

| | | |
|--|---------|---|
| payment_mode | Integer | Payment mode chosen at landing page. |
| dia_secret | String | Hash of response parameters. Please refer to HashGeneration 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 responseParameters. 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 |
| emi_amount_payable_each_month_in_paise | 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 3- Instant Cashback |
| 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 |
| merchant_return_url | String | Merchant return url |
| emi_processing_fee | long | Processing fee amount in paisa. |
| 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 |
| NB1532 | Fincare Bank - Retail |
| NB1007 | HDFC Bank |
| NB1016 | ICICI Bank |
| NB1493 | IDBI Bank |
| NB1521 | IDBI Corporate |

| | |
|--------|--|
| NB1510 | IDFC FIRST Bank |
| NB1431 | IndusInd Bank |
| NB1143 | Indian Bank |
| NB1213 | Indian Overseas Bank |
| NB1015 | JK Bank |
| NB1503 | Janata Sahakari Bank Ltd Pune |
| NB1133 | Karnataka Bank |
| NB1506 | Kalyan Janata Sahakari Bank |
| NB1514 | The Kalupur Commercial Co-Operative Bank |
| NB1494 | Karur Vysya Bank |
| NB1495 | Laxmi Vilas Bank - Corporate Net Banking |
| NB1496 | Laxmi Vilas Bank - Retail Net Banking |
| NB1507 | Mehsana urban Co-op Bank |
| NB1520 | North East Small Finance Bank Ltd |
| NB1504 | NKGSB Co-op Bank |
| NB1154 | Oriental Bank of Commerce |
| NB1534 | Karnataka Gramin Bank |
| NB1497 | Punjab & Maharashtra Co-op Bank |
| NB1381 | Punjab National Bank |
| NB1512 | PNB Yuva Netbanking |
| NB1421 | Punjab and Sindh Bank |
| NB1513 | RBL Bank Limited |
| NB1524 | RBL Bank Limited - Corporate Banking |
| NB1531 | State bank Of India |
| NB1498 | Standard Chartered Bank |
| NB1499 | South Indian Bank |
| NB1517 | Suryoday Small Finance Bank |
| NB1525 | Shamrao Vithal Co-op Bank - Corporate |
| NB1500 | Shamrao Vithal Co-op Bank |
| NB1380 | Saraswat Bank |
| NB1501 | Syndicate Bank |
| NB1516 | Thane Bharat Sahakari Bank Ltd |
| NB1505 | TJSB Bank |
| NB1439 | Tamilnad Mercantile Bank |
| NB1502 | Tamil Nadu State Co-operative Bank |
| NB1216 | Union Bank of India |
| NB1483 | UCO Bank |
| NB1212 | United Bank Of India |
| NB1004 | AXIS Bank |
| NB1379 | Vijaya Bank |
| NB1519 | Varachha Co-operative Bank Limited |
| NB1522 | Yes Bank Corporate |
| NB1146 | Yes Bank |

3.1.1 Wallet codes

| CODE | Wallet Name |
|---------|-------------|
| OXY | Oxygen |
| PAYTM | Paytm |
| PAYZAPP | Payzapp |
| PHONEPE | PhonePe |

3.1.2 Payment Modes

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

3.1.3 Transaction Status

| TXN_STATUS_ID | TXN_STATUS_NAME | DESCRIPTION |
|---------------|-----------------|--|
| -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. |
| -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 |

NOTE: After completion of purchase, kindly rely on “PinePGTxnStatus” and “TxnResponseCode” for final transaction response confirmation at the client side.

| PinePGTxnStatus | TxnResponseCode | Transaction State | Transaction Type |
|-----------------|-----------------|----------------------------------|------------------|
| 4 | 1 | Success | Purchase |
| 1 | 0 | Payment inquiry call is required | Purchase |
| -7 | Any code | Payment failed | Purchase |

4 Integration Best Practices

Best practices to put into effect for a smooth and secure integration with Plural:

1. Signature Verification to avoid data tampering:

This is a mandatory step to confirm the authenticity of the details returned to you on the return URL for successful payments.

- Convert the response received on the return URL into a string (remove secret and secret_type params)
- Sort the string alphabetically
- Hash the payload with your secret key using SHA256
- Match the generated signature with the one received in the response from Plural

2. Check payment status before providing services:

Check if the payment status is in the success state .i.e. : ppc_Parent_TxnStatus = 4 and ppc_ParentTxnResponseCode = 1 before providing the services to the customers

- One Inquiry API call (Fetch payment using ppc_UniqueMerchantTxnID) right after the Transaction
- Run Inquiry API periodically for the payments in initiated state

3. Webhook Implementation:

Implement webhooks to avoid callback failures (drop offs due to connectivity/network issues)

- Payment.captured
- Payment.failed

4. TLS Version

We support TLS_v_1.2 and above which is strongly recommended. Kindly ensure you are using higher TLS versions to avoid any transaction failures.

Confidential

This document shall not be disclosed to any third party.

