

EMI Calculator v2.1

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1 Overview

This document explains how to integrate the EMI calculator in your application.

2 API Contracts

2.1 EMI Calculator

It helps in fetching offer for single/multiple products.

2.1.1 Request

2.1.1.1 Content Type & URL's

Content Type	application/json
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UAT	https://uat.pinepg.in/api/v2/emi/calculator
Production	https://pinepg.in/api/v2/emi/calculator

2.1.1.2 Body Params

Parameter Name	Type	Description	Mandatory(M)/Optional
merchant_data	object	It contains information about merchant.	M
payment_data	object	It contains information about payment data.	M
product_details	Array of objects	It contains information about products present in cart	M

merchant_data

Parameter Name	Type	Description	Mandatory(M)/Optional
merchant_id	int	Merchant id provided by pine labs	M
merchant_access_code	string	Merchant access code provided by pine labs	M

payment_data

Parameter Name	Type	Description	Mandatory(M)/Optional
amount_in_paisa	long	Total sum of products amount present in cart.	M

product_details

Parameter Name	Type	Description	Mandatory(M)/Optional
product_code	string	Product code present at merchant end	M
product_amount	long	Product amount in paise .	M

2.1.1.3 Sample Request

```
{ "merchant_data": {"merchant_id": 3473, "merchant_access_code": "57e39383-b053-4db9-a708-26d8971886e7"}, "payment_data": {"amount_in_paisa": 1100000}, "product_details": [{"product_code": "SM-G975FCWG", "product_amount": 550000}, {"product_code": "40", "product_amount": 550000}] }
```

2.1.2 Response

2.1.2.1 Body Params

Parameter Name	Type	Description
issuer	Array of objects	It contains information about issuing bank EMI details.
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

issuer

Parameter Name	Type	Description
list_emi_tenure	Array of objects	It contains information about tenures for each issuer
issuer_name	String	Bank Name
is_debit_emi_issuer	Bool	Denotes whether an issuer is debit or credit

list_emi_tenure

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

2.1.2.2 Sample Response

["issuer":{"list_emi_tenure":{"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":11705,"product_discount":0,"subvention_cashback_discount_percentage":21500,"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":"3","tenure_in_month":"3","monthly_installment":370652,"bank_interest_rate":130000,"interest_pay_to_bank":23661,"total_offered_discount_cashback_amount":11705,"loan_amount":1088295,"auth_amount":1088295},{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":20266,"product_discount":0,"subvention_cashback_discount_percentage":37000,"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":"6","tenure_in_month":"6","monthly_installment":186840,"bank_interest_rate":130000,"interest_pay_to_bank":41306,"total_offered_discount_cashback_amount":20266,"loan_amount":1079734,"auth_amount":1079734},{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": 30756, "product_discount": 0, "subvention_cashback_discount_percentage": 56000, "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": "9", "tenure_in_month": "9", "monthly_installment": 125841, "bank_interest_rate": 140000, "interest_pay_to_bank": 63325, "total_offered_discount_cashback_amount": 30756, "loan_amount": 1069244, "auth_amount": 1069244}, {"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": 39532, "product_discount": 0, "subvention_cashback_discount_percentage": 56000, "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": "12", "tenure_in_month": "12", "monthly_installment": 95215, "bank_interest_rate": 140000, "interest_pay_to_bank": 82112, "total_offered_discount_cashback_amount": 39532, "loan_amount": 1060468, "auth_amount": 1060468}, {"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}, {"issuer_name": "HDFC", "is_debit_emi_issuer": false}], "response_code": 1, "response_message": "SUCCESS"}

2.1.1.1 Single Cart Request

{"product_details": [{"product_code": "SM-

G988BZAP", "product_amount": 9000000}], "payment_data": {"amount_in_paisa": 9000000}, "merchant_data": {"merchant_access_code": "dsfff33-5e6e-411a-99fe-dsdsjsfff", "merchant_id": "10838"}}

2.1.1.2 Single Cart Response

{"issuer": [{"list_emi_tenure": [{"offer_scheme": {"product_details": [{"schemes": [], "product_code": "SM-

G988BZAP", "product_amount": 9000000, "subvention_cashback_discount": 0, "product_discount": 0, "subvention_cashback_discount_percentage": 0, "product_discount_percentage": 0, "subvention_type": 3, "bank_interest_rate_percentage": 150000, "bank_interest_rate": 747888}], "emi_scheme": {"scheme_id": 21878, "program_type": 105, "is_scheme_valid": true}}, {"tenure_id": "12", "tenure_in_month": "12", "monthly_installment": 812324, "bank_interest_rate": 150000, "interest_pay_to_bank": 747888, "total_offered_discount_cashback_amount": 0, "loan_amount": 9000000, "auth_amount": 900000}, {"offer_scheme": {"product_details": [{"schemes": [], "product_code": "SM-

G988BZAP", "product_amount": 9000000, "subvention_cashback_discount": 0, "product_discount": 0, "subvention_cashback_discount_percentage": 0, "product_discount_percentage": 0, "subvention_type": 3, "bank_interest_rate_percentage": 150000, "bank_interest_rate": 1473096}], "emi_scheme": {"scheme_id": 21878, "program_type": 105, "is_scheme_valid": true}}, {"tenure_id": "24", "tenure_in_month": "24", "monthly_installment": 436379, "bank_interest_rate": 150000, "interest_pay_to_bank": 1473096, "total_offered_discount_cashback_amount": 0, "loan_amount": 9000000, "auth_amount": 900000}, {"offer_scheme": {"product_details": [{"schemes": [], "product_code": "SM-

G988BZAP", "product_amount": 9000000, "subvention_cashback_discount": 0, "product_discount": 0, "subvention_cashback_discount_percentage": 0, "product_discount_percentage": 0, "subvention_type": 3, "bank_interest_rate_percentage": 150000, "bank_interest_rate": 571806}], "emi_scheme": {"scheme_id": 21878, "program_type": 105, "is_scheme_valid": true}}, {"tenure_id": "9", "tenure_in_month": "9", "monthly_installment": 1063534, "bank_interest_rate": 150000, "interest_pay_to_bank": 571806, "total_offered_discount_cashback_amount": 0, "loan_amount": 9000000, "auth_amount": 900000}, {"offer_scheme": {"product_details": [{"schemes": [], "product_code": "SM-

G988BZAP", "product_amount": 9000000, "subvention_cashback_discount": 0, "product_discount": 0, "subvention_cashback_discount_percentage": 0, "product_discount_percentage": 0, "subvention_type": 3, "bank_interest_rate_percentage": 150000, "bank_interest_rate": 397824}], "emi_scheme": {"scheme_id": 21878, "program_type": 105, "is_scheme_valid": true}}, {"tenure_id": "6", "tenure_in_month": "6", "monthly_installment": 1566304, "bank_interest_rate": 150000, "interest_pay_to_bank": 397824, "total_offered_discount_cashback_amount": 0, "loan_amount": 9000000, "auth_amount": 900000}


```
{,"offer_scheme":{"product_details":[{"schemes":[],"product_code":"SM-  
G988BZAP","product_amount":9000000,"subvention_cashback_discount":0,"product_discount":0,"subvention_cash  
back_discount_percentage":0,"product_discount_percentage":0,"subvention_type":3,"bank_interest_rate_percentage":  
150000,"bank_interest_rate":1106334}],emi_scheme":{"scheme_id":21878,"program_type":105,"is_scheme_valid":  
true}},,"tenure_id":"18","tenure_in_month":"18","monthly_installment":561463,"bank_interest_rate":150000,"interest  
_pay_to_bank":1106334,"total_offered_discount_cashback_amount":0,"loan_amount":9000000,"auth_amount":9000  
000}],,"issuer_name":"HDFC","is_debit_emi_issuer":false}],,"response_code":1,"response_message":"SUCCESS"}
```

Note:

1. Subvention Types
 - a. NO COST EMI -When Subvention discount/cashback given to customer is equal to interest paid by customer
 - b. LOW COST EMI-When subvention discount/cashback is given to customer is less than interest paid by customer.
 - c. STANDARD EMI-When there is no subvention discount/cashback given to customer
2. EMI Model
 - a. Single Cart Model: In this EMI is calculated on one product. This model supports the pre cashback, post cashback and instant discount subvention.
 - b. Multi Cart Model: In this EMI is calculated on multiple products. This model supports the instant discount subvention only.