### 1. Add beneficiary via curl

```
<?php
//<!--Replace of 3 very important parameters * your Secret Key, Payout API Token and Payout Secret
Word -->
//<!-- Payout Secret Key -->
$baseurl = ""; // provide by supporting team
$secret_key ="7f0e2f9a6fa776ed922b53147fac15baae29d4ea0c7f5f81408e41bede3e9c49";
$payout_token="d1g1NVdrMkJDb0JyY05hTG4rZnRtUWNHZzB4UnpocVpyb29JdzhVM2k3V1o1UzB1c
1JJRGFxck4xUXRZbVE1bg"; // Payout API Token
$payout secret key="Test"; // Payout Secret Word
function data_encode_sha256($string,$secret_key,$payout_token) {
       $output = false;
       $encrypt_method = "AES-256-CBC";
       $iv = substr(hash('sha256', $payout_token), 0, 16);
       $output=rtrim(strtr(base64_encode(openssl_encrypt($string,$encrypt_method,$secret_key,
0,$iv)),'+/','-_'),'=');
       return $output;
}
```

```
$gateway_url=$baseurl." /payout/addbeneficiary.do";
$protocol = isset($_SERVER["HTTPS"])?'https://':'http://';
$referer=$protocol.$_SERVER['SERVER_NAME'].$_SERVER['REQUEST_URI'];
$pramPost=array();
$pramPost["payout_token"]=$payout_token;
$pramPost["payout_secret_key"]=$payout_secret_key;
//<!--default (fixed) value * default -->
$pramPost["checkout"]="CURL";
$pramPost["client ip"]=(isset($ SERVER['HTTP X FORWARDED FOR'])&&$ SERVER['HTTP X FOR
WARDED FOR']?$ SERVER['HTTP X FORWARDED FOR']:$ SERVER['REMOTE ADDR']);
$pramPost["action"]="product";
$pramPost["source"]="Encode-Curl-API";
$pramPost["source_url"]=$referer;
//<!--beneficiary detail -->
$pramPost["beneficiary_nickname"]="nickname";
$pramPost["beneficiary_name"]="Beneficiary Name";
$pramPost["account_number"]="1000122211";
$pramPost["beneficiary_ac_repeat"]="1000122211";
$pramPost["beneficiary_bank_name"]="Test Bank";
$pramPost["bank code1"]="BankCode";
$pramPost["bank code2"]="IFSC";
                                                   //Bank IFS Code
$pramPost["bank_code3"]="Swiftcode";
                                            //Optional
//Return urls
$pramPost["notify_url"]="https://yourdomain.com/notify.php";
$pramPost["success_url"]="https://yourdomain.com/success.php";
```

```
$pramPost["error_url"]="https://yourdomain.com/failed.php";
$pramPost["checkout_url"]="https://yourdomain.com/checkout_url.php";
$get_string=http_build_query($pramPost);
$encrypted= data_encode_sha256($get_string,$secret_key,$pramPost["payout_token"]);
$pram_encode=array();
$pram_encode['pram_encode']=$encrypted.$pramPost["payout_token"];
$curl cookie="";
$curl = curl_init();
curl_setopt($curl, CURLOPT_HTTP_VERSION, CURL_HTTP_VERSION_1_0);
curl_setopt($curl, CURLOPT_URL, $gateway_url);
curl_setopt($curl, CURLOPT_SSL_VERIFYPEER, false);
curl_setopt($curl, CURLOPT_SSL_VERIFYHOST, 0);
curl_setopt($curl, CURLOPT_USERAGENT, $_SERVER['HTTP_USER_AGENT']);
curl_setopt($curl, CURLOPT_REFERER, $referer);
curl_setopt($curl, CURLOPT_POST, 1);
curl_setopt($curl, CURLOPT_POSTFIELDS, $pram_encode);
curl_setopt($curl, CURLOPT_HEADER, 0);
curl_setopt($curl, CURLOPT_RETURNTRANSFER, 1);
$response = curl_exec($curl);
curl_close($curl);
$results = json_decode($response,true);
$status = strtolower($results["status"]);
$sub_query = http_build_query($results);
if(isset($results["authurl"]) && $results["authurl"]){
```

```
$redirecturl = $results["authurl"];
        header("Location:$redirecturl");exit;
}elseif($status=="completed" || $status=="0000" || $status=="success" || $status=="test" ||
$status=="test transaction"){
        $redirecturl = $curlPost["success url"];
        if(strpos($redirecturl,'?')!==false){
                $redirecturl = $redirecturl."&".$sub_query;
        }else{
                $redirecturl = $redirecturl."?".$sub_query;
        }
        header("Location:$redirecturl");exit;
}elseif($status=="pending"){
        $redirecturl = $referer;
        if(strpos($redirecturl,'?')!==false){
                $redirecturl = $redirecturl."&".$sub_query;
        }else{
                $redirecturl = $redirecturl."?".$sub_query;
        }
        header("Location:$redirecturl");exit;
}else{
        $redirecturl = $curlPost["error_url"];
        if(strpos($redirecturl,'?')!==false){
                $redirecturl = $redirecturl."&".$sub_query;
        }else{
                $redirecturl = $redirecturl."?".$sub_query;
        }
        header("Location:$redirecturl");exit;
}
?>
```

```
Response:
{

    "status": "0000",

    "bene": "123123123",

    "reason": " Success",

    "remark": " Beneficiary successfully added"
}
```

#### 2. Add fund via curl

```
<?php
//<!--Replace of 3 very important parameters * your Secret Key, Payout API Token and Payout Secret
Word -->
//<!-- Payout Secret Key -->
$secret_key
       ="7f0e2f9a6fa776ed922b53147fac15baae29d4ea0c7f5f81408e41bede3e9c49";
$payout_token
       ="d1g1NVdrMkJDb0JyY05hTG4rZnRtUWNHZzB4UnpocVpyb29JdzhVM2k3V1o1UzB1c1JJRGF
xck4xUXRZbVE1bg"; // Payout API Token
$payout_secret_key="Test"; // Payout Secret Word
$gateway url=$baseurl." /payout/addfund.do";
$protocol = isset($_SERVER["HTTPS"])?'https://':'http://';
$referer=$protocol.$_SERVER['SERVER_NAME'].$_SERVER['REQUEST_URI'];
$pramPost=array();
$pramPost["payout_token"]=$payout_token;
$pramPost['client_ip']
       =(isset($ SERVER['HTTP_X_FORWARDED_FOR'])?$ SERVER['HTTP_X_FORWARDED_FOR']:$_
SERVER['REMOTE_ADDR']);
$pramPost['action']
                            ='addfund';
$pramPost['source']
                            ='Payout-Encode';
$pramPost['source url']
                            =$referer;
$pramPost["payout_secret_key"]= $payout_secret_key;
$pramPost['amount'] = "11.00";
```

```
$pramPost['curr']
                     = "INR";
$pramPost['remarks']= "Add fund";
$pramPost['request_id'] = time(); // Should be unique from Merchant
A$pramPost['product_name'] = 'ADD FUND';
//Return urls
$pramPost["notify_url"]="https://yourdomain.com/notify.php";
$pramPost["success_url"]="https://yourdomain.com/success.php";
$pramPost["error_url"]="https://yourdomain.com/failed.php";
$pramPost["checkout url"]="https://yourdomain.com/checkout url.php";
$get_string=http_build_query($pramPost);
$encrypted= data_encode_sha256($get_string,$secret_key,$pramPost["payout_token"]);
$pram_encode=array();
$pram_encode['pram_encode']=$encrypted.$pramPost["payout_token"];
$curl cookie="";
$curl = curl_init();
curl_setopt($curl, CURLOPT_HTTP_VERSION, CURL_HTTP_VERSION_1_0);
curl_setopt($curl, CURLOPT_URL, $gateway_url);
curl_setopt($curl, CURLOPT_SSL_VERIFYPEER, false);
curl_setopt($curl, CURLOPT_SSL_VERIFYHOST, 0);
curl_setopt($curl, CURLOPT_USERAGENT, $_SERVER['HTTP_USER_AGENT']);
curl_setopt($curl, CURLOPT_REFERER, $referer);
curl_setopt($curl, CURLOPT_POST, 1);
curl_setopt($curl, CURLOPT_POSTFIELDS, $pram_encode);
curl_setopt($curl, CURLOPT_HEADER, 0);
```

```
curl_setopt($curl, CURLOPT_RETURNTRANSFER, 1);
$response = curl_exec($curl);
curl_close($curl);
$results = json_decode($response,true);
$status = strtolower($results["status"]);
$sub_query = http_build_query($results);
if(isset($results["authurl"]) && $results["authurl"]){
        $redirecturl = $results["authurl"];
        header("Location:$redirecturl");exit;
}elseif($status=="completed" || $status=="0000" || $status=="success" || $status=="test" ||
$status=="test transaction"){
        $redirecturl = $curlPost["success_url"];
        if(strpos($redirecturl,'?')!==false){
                $redirecturl = $redirecturl."&".$sub_query;
        }else{
                $redirecturl = $redirecturl."?".$sub_query;
        }
        header("Location:$redirecturl");exit;
}elseif($status=="pending"){
        $redirecturl = $referer;
        if(strpos($redirecturl,'?')!==false){
                $redirecturl = $redirecturl."&".$sub_query;
        }else{
                $redirecturl = $redirecturl."?".$sub_query;
        }
        header("Location:$redirecturl");exit;
}else{
```

#### 3. Send fund via curl

```
<?php
//<!--Replace of 3 very important parameters * your Secret Key, Payout API Token and Payout Secret
Word -->
//<!-- Payout Secret Key -->
$secret_key="7f0e2f9a6fa776ed922b53147fac15baae29d4ea0c7f5f81408e41bede3e9c49";
$payout_token="d1g1NVdrMkJDb0JyY05hTG4rZnRtUWNHZzB4UnpocVpyb29JdzhVM2k3V1o1UzB1c
1JJRGFxck4xUXRZbVE1bg"; // Payout API Token
$payout_secret_key="Test";
                             // Payout Secret Word
$gateway_url=$baseurl."/payout/sendpayout.do";
              = isset($ SERVER["HTTPS"])?'https://':'http://';
$protocol
$referer
              = $protocol.$_SERVER['SERVER_NAME'].$_SERVER['REQUEST_URI'];
$pramPost=array();
$pramPost["payout_token"]=$payout_token;
$pramPost['client ip']=(isset($ SERVER['HTTP X FORWARDED FOR'])?$ SERVER['HTTP X FORWAR
DED FOR']:$ SERVER['REMOTE ADDR']);
$pramPost['action']
                             ='payout';
$pramPost['source']
                             ='Payout-Encode';
$pramPost['source_url']
                             =$referer;
$pramPost["payout_secret_key"]= $payout_secret_key;
$pramPost['price']
                     = "11.00";
$pramPost['curr']
                     = "INR";
```

```
$pramPost['remarks']= "Send Payout";
$pramPost['narration']= "Description";
$pramPost['request_id']
                             = time(); // Should be unique from Merchant
$pramPost['product_name'] = 'SEND FUND';
$pramPost['beneficiary_id'] = "10003";
//Return urls
$pramPost["notify_url"]="https://yourdomain.com/notify.php";
$pramPost["success_url"]="https://yourdomain.com/success.php";
$pramPost["error_url"]="https://yourdomain.com/failed.php";
$pramPost["checkout_url"]="https://yourdomain.com/checkout_url.php";
$get_string=http_build_query($pramPost);
$encrypted= data_encode_sha256($get_string,$secret_key,$pramPost["payout_token"]);
$pram_encode=array();
$pram_encode['pram_encode']=$encrypted.$pramPost["payout_token"];
$curl_cookie="";
$curl = curl_init();
curl_setopt($curl, CURLOPT_HTTP_VERSION, CURL_HTTP_VERSION_1_0);
curl_setopt($curl, CURLOPT_URL, $gateway_url);
curl_setopt($curl, CURLOPT_SSL_VERIFYPEER, false);
curl_setopt($curl, CURLOPT_SSL_VERIFYHOST, 0);
curl_setopt($curl, CURLOPT_USERAGENT, $_SERVER['HTTP_USER_AGENT']);
curl_setopt($curl, CURLOPT_REFERER, $referer);
curl_setopt($curl, CURLOPT_POST, 1);
curl_setopt($curl, CURLOPT_POSTFIELDS, $pram_encode);
```

```
curl_setopt($curl, CURLOPT_HEADER, 0);
curl_setopt($curl, CURLOPT_RETURNTRANSFER, 1);
$response = curl_exec($curl);
curl_close($curl);
$results = json_decode($response,true);
$status = strtolower($results["status"]);
$sub_query = http_build_query($results);
if(isset($results["authurl"]) && $results["authurl"]){
        $redirecturl = $results["authurl"];
        header("Location:$redirecturl");exit;
}elseif($status=="completed" || $status=="0000" || $status=="success" || $status=="test" ||
$status=="test transaction"){
        $redirecturl = $curlPost["success url"];
        if(strpos($redirecturl,'?')!==false){
                $redirecturl = $redirecturl."&".$sub_query;
        }else{
                $redirecturl = $redirecturl."?".$sub_query;
       }
        header("Location:$redirecturl");exit;
}elseif($status=="pending"){
        $redirecturl = $referer;
        if(strpos($redirecturl,'?')!==false){
                $redirecturl = $redirecturl."&".$sub_query;
        }else{
                $redirecturl = $redirecturl."?".$sub_query;
       }
        header("Location:$redirecturl");exit;
}else{
        $redirecturl = $curlPost["error_url"];
        if(strpos($redirecturl,'?')!==false){
```

```
$redirecturl = $redirecturl."&".$sub_query;
       }else{
               $redirecturl = $redirecturl."?".$sub_query;
       }
       header("Location:$redirecturl");exit;
}
?>
Response:
{
       "status": "0000",
       "successId": "11.00",
       "reason": "Success",
       "transaction_id":"1233331233",
       "status_nm":1
       "payout_currency":"INR",
       "payout_amount":"11.00",
       "available_balance":"12345.00"
}
```

### 4. Check payment status

```
<?php
//<!--Replace of 3 very important parameters * your Secret Key, Payout API Token and Payout Secret
Word -->
//<!-- Payout Secret Key -->
$secret_key="7f0e2f9a6fa776ed922b53147fac15baae29d4ea0c7f5f81408e41bede3e9c49";
$payout token="d1g1NVdrMkJDb0JyY05hTG4rZnRtUWNHZzB4UnpocVpyb29JdzhVM2k3V1o1UzB1c
1JJRGFxck4xUXRZbVE1bg"; // Payout API Token
$payout_secret_key="Test"; // Payout Secret Word
$gateway_url=$baseurl."/payout/payoutdetail.do";
$protocol = isset($_SERVER["HTTPS"])?'https://':'http://';
$referer=$protocol.$ SERVER['SERVER NAME'].$ SERVER['REQUEST URI'];
$pramPost=array();
$pramPost["payout_token"]=$payout_token;
$pramPost['client_ip']=(isset($_SERVER['HTTP_X_FORWARDED_FOR'])?$_SERVER['HTTP_X_FORWAR
DED_FOR']:$_SERVER['REMOTE_ADDR']);
$pramPost['action']
                            ='paymentdetail';
$pramPost['source']
                            ='Payout-Encode';
$pramPost['source_url']
                            =$referer;
$pramPost["payout secret key"]
                                    = $payout secret key;
$pramPost['transaction_id'] = "1234567890";;
$pramPost['order_number'] = "123456";
$get string=http build query($pramPost);
```

```
$encrypted= data_encode_sha256($get_string,$secret_key,$pramPost["payout_token"]);
$pram_encode=array();
$pram_encode['pram_encode']=$encrypted.$pramPost["payout_token"];
$curl_cookie="";
$curl = curl_init();
curl_setopt($curl, CURLOPT_HTTP_VERSION, CURL_HTTP_VERSION_1_0);
curl_setopt($curl, CURLOPT_URL, $gateway_url);
curl_setopt($curl, CURLOPT_SSL_VERIFYPEER, false);
curl_setopt($curl, CURLOPT_SSL_VERIFYHOST, 0);
curl_setopt($curl, CURLOPT_USERAGENT, $_SERVER['HTTP_USER_AGENT']);
curl_setopt($curl, CURLOPT_REFERER, $referer);
curl_setopt($curl, CURLOPT_POST, 1);
curl_setopt($curl, CURLOPT_POSTFIELDS, $pram_encode);
curl_setopt($curl, CURLOPT_HEADER, 0);
curl_setopt($curl, CURLOPT_RETURNTRANSFER, 1);
$response = curl_exec($curl);
curl_close($curl);
$results = json_decode($response,true);
if($results['status']=='0000'){
       print_r($results);exit;
}
else{
```

```
$_SESSION['Error'] = $results['status'].' - '.$results['reason'];
}
?>
Response – Success
{
        "status": "0000",
        "transaction_type": "2",
        "transaction_for": "Send Fund",
        "transaction_date": "2022-07-25 14:46:53",
        "order_currency": "THB",
        "order_amount": "91.00",
        "transaction_currency": "THB",
        "transaction_amount": "91.00",
        "mdr_amt": "4.55",
        "mdr_percentage": "5.00",
        "payout_amount": "86.450",
        "available_balance": "7746.88",
        "sender_name": null,
        "beneficiary_id": "27005720426",
        "remarks": "remarks",
        "narration": "narration",
        "transaction_status": "1",
        "notify_url": "notify_url",
        "success_url": "success_url",
        "failed_url": "failed_url",
        "host_name": "host name"
```

```
Response - Fail
{
    "status": "response code", //check in next page
    "reason": "failure reason",
}
```

## Response Status

0000 - Success

0001 - Low Balance

0002 - Duplicate Entry

0003 - Beneficiary not exists.

0004 - Unauthorized

0005 - Invalid payout token or Invalid secret key

0006 - Invalid value in action

0007 - transaction\_id required

0008 - order\_number required

0009 - transaction\_id not exists

0010 - order\_number not exists

## **Payment Status**

- 0 Pending
- 1 Success
- 2 Failed
- 3 Processing
- 10 Scrubbed

# **Beneficiary Status**

- 0 Pending
- 1 Permitted
- 2 Blocked
- 3 Under Process