**S2S Integration API**

**A Guide for Developers**

**Version 1.1**

# 

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# Document Illustration

The document providing a standard API rules for S2S integration. We have the right of final explanation on the document and have reserved right to update it any time.

1. After using the document, you can achieve the following functions: 'Accept payment online', 'Query order information', 'Refund the order' and so on.
2. The documents reader is merchant’s administrator, maintainer and developer.
3. Except defined, platform mentioned in this document.
4. Writer and publisher of documents dos not guarantee its accuracy, The documents is intended for general information only.
5. For any assistance firstly you should use the postman for the response, which can be shared with Payment Aggregator Team

# Preparation

1. GatewayURL - Provided by our Support team.
2. Endpoint – "/directapi"
3. We advise you to read the entire API document carefully to understand the flow.
4. To consume this API, You may require "terNO" **and** "public\_key"**.**
5. You can retrieve these values from My Business Settings after the login.
6. Please find the explanations of the required parameters:
7. **terNO**: TerNO is a numeric value available under My Business area in the dashboard.
8. **public\_key**: Public Key is a string value available under My Business area in the dashboard.
9. **webhook\_url**: webhook / Notify url / callback url / response url will send the response of the transaction. You may expect the response like Approved, Declined error so on.

# Mode of payment

Payment Aggregator Accept following mode of payments method via current API system. Code must be passed under mop parameter as explained herein. For example, you are sending a transaction for credit card, you should send DD as mop for such transactions.

|  |  |
| --- | --- |
| **Payment Mode - mop** | **Code** |
| **Credit Card Payment** | **CC** |
| **Debit Card Payment** | **DC** |
| **Net Banking** | **NB** |
| **Wallet** | **WALLET** |
| **UPI Payment Mode** | **UPICOLLECT** |
| **UPI QR & Intent Code**  **For Android & iPhone:** | **QRINTENT** |

# Card Payment

Table below lists all acceptable fields via POST method (curl).

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameters** | **Required** | **Format (max length)** | **Description** |
| **public\_key** | Y | String (64 char) | Public Key from the Dashboard |
| **terNO** | Y | Numeric (4 char) | terNO from the Dashboard |
| **integration-type** | Y | String | A default (fixed) value s2s. |
|  |  |  |  |
| **acquirer\_id** | N | String | Optional value provided by the Payment Aggregator |
| **mop** | Y | String | Mode of payment - ex. CC,DC,NB,UPIQR…etc |
| **ccno** | Y | Numeric (11 - 21 char) | A valid card number |
| **month** | Y | Numeric | Card expiry month in two digits |
| **year** | Y | Numeric | Card expiry year in two digits |
| **ccvv** | Y | Numeric | Card CVV number |
| **bill\_ip** | Y | String | IP Address of the customer’s browser. For PHP system you can below function to fetch the ip of the customer’s browser. (isset($\_SERVER['HTTP\_X\_FORWARDED\_FOR'])&&$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’]?$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’] :  $\_SERVER[‘SERVER\_ADDR']); |
| **source\_url** | N | String | Product or Service url for future audit purpose. You can use function in php to fetch this value.  isset($\_SERVER["HTTPS"])?'https://':'http://' . $\_SERVER['SERVER\_NAME'] . $\_SERVER['REQUEST\_URI'] |
| **bill\_amt** | Y | Numeric | Order Amount in decimal ex. 99.99 or 100.00 |
| **bill\_currency** | N | String (3 char) | ISO 3 Digit Currency Code. ex - INR |
| **product\_name** | Y | String | Name of your product or item |
| **fullname** | Y | String | Customer full name (Fistname Lastname) |
| **bill\_email** | Y | String | Customer email address |
| **bill\_phone** | Y | String | Customer phone |
| **reference** | N | Alphanumeric | Merchant's order reference should be unique that will be returned via webhook. |
| **unique\_reference** | N | String | Possible value “Y” (Yes) & “N” (No); Our system will check the unique **reference** each time for “Y”. |
| **webhook\_url** | N | String | A valid synchronous notification URL to retrieve the transaction response. |
| **return\_url** | N | String | We return the customer to this url after the authentication. |

## Sample Payload Request (in php):

<?php

if(!isset($\_SESSION)) {session\_start();}

error\_reporting(E\_ALL ^ (E\_DEPRECATED));

$is\_testing=0; // if testing than pass 1 in is testing

$public\_key\_code="Njc0M18xOV8yMDIzMDQxOTATI0NQ5N"; // Public Key

$terNO="1234"; // terNO

########################################################

$base\_url="{GatewayURL}";

$gateway\_url=$base\_url."/directapi";

$protocol = isset($\_SERVER["HTTPS"])?'https://':'http://';

$referer=$protocol.$\_SERVER['SERVER\_NAME'].$\_SERVER['REQUEST\_URI'];

$postData=array();

$postData["public\_key"]=$public\_key\_code;

$postData["terNO"]=$terNO;

//<!-- Payment details of customer -->

$postData["mop"] = "CC";

$postData["ccno"] = "4242424242424242";

$postData["ccvv"] = "123";

$postData["month"] = "01";

$postData["year"] = "30";

$postData["integration-type"]="s2s";

$postData["bill\_ip"]="100.100.100.100";

$postData["source\_url"]=$referer;

$postData["bill\_amt"]="99.99";

$postData["bill\_currency"]="INR";

$postData["product\_name"]="iPhone";

$postData["fullname"]="Narendra Modi";

$postData["bill\_email"]="Narendra.modi@gmail.com";

$postData["bill\_phone"]="9876543210";

$postData["reference"]="202301010005";  
$postData["unique\_reference"]='Y';

$postData["webhook\_url"]="https://yourdomain.com/?action=webhook\_url.php";

$postData["return\_url"]="https://yourdomain.com/?action=return\_url.php";

if($is\_testing){

echo "<br/><br/>postData=><br/>";

print\_r($postData);

}

$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, $postData);

curl\_setopt($curl, CURLOPT\_HEADER, 0);

curl\_setopt($curl, CURLOPT\_RETURNTRANSFER, 1);

$response = $\_SESSION['response'] = curl\_exec($curl);

curl\_close($curl);

$results = $\_SESSION['results'] = json\_decode($response,true);

if(!isset($results)||isset($results['Error'])||!is\_array($results)){

echo "<br/>response=>".$response; exit;

}

else{

//0:Pending,1:Approved/Success, 2:Declined, 22:Expired, 23:Cancelled, 24:Failed, 9:Test,

$order\_status = (isset($results["order\_status"])&&$results["order\_status"]?(int)($results["order\_status"]):'');

$sub\_query = http\_build\_query($results);

if($is\_testing){

echo "<br/><br/>results=><br/>"; print\_r($results);

}

if(isset($results["authurl"]) && $results["authurl"]){

$authurl = $results["authurl"];

if($is\_testing)

echo "<br/><br/>authdata=><br/>".$authurl;

else header("Location:$authurl");exit;

}

elseif(isset($results["authdata"]) && $results["authdata"]){

$authdata = $\_SESSION['3ds2\_auth']= $results["authdata"];

if($is\_testing){

echo "<br/><br/>authdata=><br/>"; print\_r($authdata);

}

else

{

echo (html\_entity\_decode($authdata));

}

}else

{

$redirecturl = $postData["return\_url"];

if(strpos($redirecturl,'?')!==false){

$redirecturl = $redirecturl."&".$sub\_query;

}else{

$redirecturl = $redirecturl."?".$sub\_query;

}

if($is\_testing){

echo "<br/><br/>redirecturl=><br/>"; print\_r($redirecturl);

}

else

{

if($redirecturl) header("Location:$redirecturl");exit;

}

}

exit;

}

?>

## *Example for return response in s2S (in php):*

{

"transID": "8416131",

"order\_status": "1",

"status": "Approved",

"bill\_amt": "99.99",

"descriptor": "iphone",

"tdate": "2023-06-16 13:05:31",

"bill\_currency": "INR",

"response": "Approved",

"reference": "202301010005",

"mop": "CC",

"authstatus": "{GatewayURL}/authstatus?action=authstatus&transID=8416131",

"authurl": "{GatewayURL}/authurl?transID=8416131",

"webhook": "OK",

"info": {

"public\_key": " Njc0M18xOV8yMDIzMDQxOTATI0NQ5N",

"terNO": "1234",

"ccno": " XXXXXXXXXXXX4242 ",

"bill\_ip": "100.100.100.100",

"bill\_amt": "99.99",

"bill\_currency": "INR",

"product\_name": "iPhone",

"fullname": "Narendra Modi",

"bill\_email": "Narendra.modi@gmail.com",

"bill\_phone": "9876543210",

"reference": "202301010005",

"webhook\_url": "{https://yourdomain.com}?action=webhook\_url.php",

}

}

Response parameters

|  |  |  |
| --- | --- | --- |
| **Parameters** | **Format** | **Description** |
| **authurl** | String | Server requests 3DS authentication redirect url; You must redirect the customer to this url. |
| **authdata** | Array | If authdata than html\_entity\_decode for to retrieve redirect url. |
| **transID** | Numeric | Return transaction id if transaction create successfully |
| **order\_status** | Numeric | Status of the transaction. [Click here](#_Status_Codes_1) to check status code |
| **status** | String | Return status in string |
| **bill\_amt** | Numeric | Transaction Bill Amt |
| **descriptor** | Timestamp | Payment descriptor which can be read on the card statement. |
| **tdate** | Timestamp | Timestamp of the transaction |
| **bill\_currency** | String | Transaction currency |
| **Response** | String | Response of the transaction, Approved or Declined etc. |
| **reference** | Alphanumeric | Your reference number to identify the transaction. |
| **webhook** | Alphanumeric | “OK” means the webhook sent successfully. |

Customer will be redirected to return\_url after completing the authentication via authurl or authdata. Customer will remain on our page if the redirect\_url is not available.

# Net Banking Payment

Table below lists all acceptable fields via POST method (curl).

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameters** | **Required** | **Format (max length)** | **Description** |
| **public\_key** | Y | String (64 char) | Public Key from the Dashboard |
| **terNO** | Y | Numeric (4 char) | terNO from the Dashboard |
| **integration-type** | Y | String | A default (fixed) value s2s. |
|  |  |  |  |
| **acquirer\_id** | N | String | Optional value provided by the Payment Aggregator |
| **mop** | Y | String | Mode of payment - ex. NB |
| **bankcode** | Y | String | [Click here](#_Bank_Code_for_3) to check all supported NB bank’s code. |
| **bill\_ip** | N | String | IP Address of the customer’s browser. For PHP system you can below function to fetch the ip of the customer’s browser. (isset($\_SERVER['HTTP\_X\_FORWARDED\_FOR'])&&$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’]?$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’] :  $\_SERVER[‘SERVER\_ADDR']); |
| **source\_url** | N | String | Product or Service url for future audit purpose. You can use function in php to fetch this value.  isset($\_SERVER["HTTPS"])?'https://':'http://' . $\_SERVER['SERVER\_NAME'] . $\_SERVER['REQUEST\_URI'] |
| **bill\_amt** | Y | Numeric | Order Amount in decimal ex. 99.99 or 100.00 |
| **bill\_currency** | N | String (3 char) | ISO 3 Digit Currency Code. ex - INR |
| **product\_name** | Y | String | Name of your product or item |
| **fullname** | Y | String | Customer full name (Fistname Lastname) |
| **bill\_email** | Y | String | Customer email address |
| **bill\_phone** | Y | String | Customer phone |
| **reference** | N | Alphanumeric | Merchant's order reference should be unique that will be returned via webhook. |
| **unique\_reference** | N | String | Possible value “Y” (Yes) & “N” (No); Our system will check the unique **reference** each time for “Y”. |
| **webhook\_url** | N | String | A valid synchronous notification URL to retrieve the transaction response. |
| **return\_url** | N | String | We return the customer to this url after the authentication. |

## Sample Payload Request (in php):

<?php

if(!isset($\_SESSION)) {session\_start();}

error\_reporting(E\_ALL ^ (E\_DEPRECATED));

$is\_testing=0; // if testing than pass 1 in is testing

$public\_key\_code="Njc0M18xOV8yMDIzMDQxOTATI0NQ5N"; // Public Key

$terNO="1234"; // terNO

########################################################

$base\_url="{GatewayURL}";

$gateway\_url=$base\_url."/directapi";

$protocol = isset($\_SERVER["HTTPS"])?'https://':'http://';

$referer=$protocol.$\_SERVER['SERVER\_NAME'].$\_SERVER['REQUEST\_URI'];

$postData=array();

$postData["public\_key"]=$public\_key\_code;

$postData["terNO"]=$terNO;

//<!-- Payment details of customer -->

$postData["mop"] = "NB";

$postData["bankcode "] = "SBIN ";

$postData["integration-type"]="s2s";

$postData["bill\_ip"]="100.100.100.100";

$postData["source\_url"]=$referer;

$postData["bill\_amt"]="99.99";

$postData["bill\_currency"]="INR";

$postData["product\_name"]="iPhone";

$postData["fullname"]="Narendra Modi";

$postData["bill\_email"]="Narendra.modi@gmail.com";

$postData["bill\_phone"]="9876543210";

$postData["reference"]="202301010005";  
$postData["unique\_reference"]='Y';

$postData["webhook\_url"]="https://yourdomain.com/?action=webhook\_url.php";

$postData["return\_url"]="https://yourdomain.com/?action=return\_url.php";

if($is\_testing){

echo "<br/><br/>postData=><br/>";

print\_r($postData);

}

$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, $postData);

curl\_setopt($curl, CURLOPT\_HEADER, 0);

curl\_setopt($curl, CURLOPT\_RETURNTRANSFER, 1);

$response = $\_SESSION['response'] = curl\_exec($curl);

curl\_close($curl);

$results = $\_SESSION['results'] = json\_decode($response,true);

if(!isset($results)||isset($results['Error'])||!is\_array($results)){

echo "<br/>response=>".$response; exit;

}

else{

//0:Pending,1:Approved/Success, 2:Declined, 22:Expired, 23:Cancelled, 24:Failed, 9:Test,

$order\_status = (isset($results["order\_status"])&&$results["order\_status"]?(int)($results["order\_status"]):'');

$sub\_query = http\_build\_query($results);

if($is\_testing){

echo "<br/><br/>results=><br/>"; print\_r($results);

}

if(isset($results["authurl"]) && $results["authurl"]){

$authurl = $results["authurl"];

if($is\_testing)

echo "<br/><br/>authdata=><br/>".$authurl;

else header("Location:$authurl");exit;

}

elseif(isset($results["authdata"]) && $results["authdata"]){

$authdata = $\_SESSION['3ds2\_auth']= $results["authdata"];

if($is\_testing){

echo "<br/><br/>authdata=><br/>"; print\_r($authdata);

}

else

{

echo (html\_entity\_decode($authdata));

}

}else

{

$redirecturl = $postData["return\_url"];

if(strpos($redirecturl,'?')!==false){

$redirecturl = $redirecturl."&".$sub\_query;

}else{

$redirecturl = $redirecturl."?".$sub\_query;

}

if($is\_testing){

echo "<br/><br/>redirecturl=><br/>"; print\_r($redirecturl);

}

else

{

if($redirecturl) header("Location:$redirecturl");exit;

}

}

exit;

}

?>

## *Example for return response in s2S (in php):*

{

"transID": "8416131",

"order\_status": "0",

"status": "Pending",

"bill\_amt": "99.99",

"tdate": "2023-06-16 13:05:31",

"bill\_currency": "INR",

"response": "Pending authorization",

"reference": "202301010005",

"mop": "NB",

"authstatus": "{GatewayURL}/authstatus?action=authstatus&transID=8416131",

"authurl": "{GatewayURL}/authurl?transID=8416131",

"webhook": "OK",

"info": {

"public\_key": " Njc0M18xOV8yMDIzMDQxOTATI0NQ5N",

"terNO": "1234",

"bankcode ": "SBIN ",

"bill\_ip": "100.100.100.100",

"bill\_amt": "99.99",

"bill\_currency": "INR",

"product\_name": "iPhone",

"fullname": "Narendra Modi",

"bill\_email": "Narendra.modi@gmail.com",

"bill\_phone": "9876543210",

"reference": "202301010005",

"webhook\_url": "{https://yourdomain.com}?action=webhook\_url.php",

"return\_url": "{https://yourdomain.com}?action=return\_url.php",

}

}

Response parameters

|  |  |  |
| --- | --- | --- |
| **Parameters** | **Format** | **Description** |
| **authurl** | String | Server requests 3DS authentication redirect url; You must redirect the customer to this url. |
| **authdata** | Array | If authdata than html\_entity\_decode for to retrieve redirect url. |
| **transID** | Numeric | Return transaction id if transaction create successfully |
| **order\_status** | Numeric | Status of the transaction. [Click here](#_Status_Codes_1) to check status code |
| **status** | String | Return status in string |
| **bill\_amt** | Numeric | Transaction Bill Amt |
| **tdate** | Timestamp | Timestamp of the transaction |
| **bill\_currency** | String | Transaction currency |
| **Response** | String | Response of the transaction, Approved or Declined etc |
| **reference** | Alphanumeric | Your reference number to identify the transaction |
| **webhook** | Alphanumeric | “OK” means the webhook sent successfully. |

Customer will be redirected to return\_url after completing the authentication via authurl or authdata. Customer will remain on our page if the redirect\_url is not available.

# E-Wallet

Table below lists all acceptable fields via POST method (curl).

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameters** | **Required** | **Format (max length)** | **Description** |
| **public\_key** | Y | String (64 char) | Public Key from the Dashboard |
| **terNO** | Y | Numeric (4 char) | terNO from the Dashboard |
| **integration-type** | Y | String | A default (fixed) value s2s. |
|  |  |  |  |
| **acquirer\_id** | N | String | Optional value provided by the Payment Aggregator |
| **mop** | Y | String | Mode of payment - ex. WALLET |
| **bankcode** | Y | String | [Click here](#_Bank_Code_for_1) to check all supported E-wallet bank’ code. |
| **bill\_ip** | Y | String | IP Address of the customer’s browser. For PHP system you can below function to fetch the ip of the customer’s browser. (isset($\_SERVER['HTTP\_X\_FORWARDED\_FOR'])&&$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’]?$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’] :  $\_SERVER[‘SERVER\_ADDR']); |
| **source\_url** | N | String | Product or Service url for future audit purpose. You can use function in php to fetch this value.  isset($\_SERVER["HTTPS"])?'https://':'http://' . $\_SERVER['SERVER\_NAME'] . $\_SERVER['REQUEST\_URI'] |
| **bill\_amt** | Y | Numeric | Order Amount in decimal ex. 99.99 or 100.00 |
| **bill\_currency** | N | String (3 char) | ISO 3 Digit Currency Code. ex - INR |
| **product\_name** | Y | String | Name of your product or item |
| **fullname** | Y | String | Customer full name (Fistname Lastname) |
| **bill\_email** | Y | String | Customer email address |
| **bill\_phone** | Y | String | Customer phone |
| **reference** | N | Alphanumeric | Merchant's order reference should be unique that will be returned via webhook. |
| **unique\_reference** | N | String | Possible value “Y” (Yes) & “N” (No); Our system will check the unique **reference** each time for “Y”. |
| **webhook\_url** | N | String | A valid synchronous notification URL to retrieve the transaction response. |
| **return\_url** | N | String | We return the customer to this url after the authentication. |

## Sample code for request (in php):

<?php

if(!isset($\_SESSION)) {session\_start();}

error\_reporting(E\_ALL ^ (E\_DEPRECATED));

$is\_testing=0; // if testing than pass 1 in is testing

$public\_key\_code="Njc0M18xOV8yMDIzMDQxOTATI0NQ5N"; // Public Key

$terNO="1234"; // terNO

########################################################

$base\_url="{GatewayURL}";

$gateway\_url=$base\_url."/directapi";

$protocol = isset($\_SERVER["HTTPS"])?'https://':'http://';

$referer=$protocol.$\_SERVER['SERVER\_NAME'].$\_SERVER['REQUEST\_URI'];

$postData=array();

$postData["public\_key"]=$public\_key\_code;

$postData["terNO"]=$terNO;

//<!-- Payment details of customer -->

$postData["mop"] = "WALLET ";

$postData["bankcode "] = "PAYTM ";

//<!--default (fixed) value \* default -->

$postData["integration-type"]="s2s";

$postData["bill\_ip"]="100.100.100.100";

$postData["source\_url"]=$referer;

$postData["bill\_amt"]="99.99";

$postData["bill\_currency"]="INR";

$postData["product\_name"]="iPhone";

$postData["fullname"]="Narendra Modi";

$postData["bill\_email"]="Narendra.modi@gmail.com";

$postData["bill\_phone"]="9876543210";

$postData["reference"]="202301010005";  
$postData["unique\_reference"]='Y';

$postData["webhook\_url"]="https://yourdomain.com/?action=webhook\_url.php";

$postData["return\_url"]="https://yourdomain.com/?action=return\_url.php";

if($is\_testing){

echo "<br/><br/>postData=><br/>";

print\_r($postData);

}

$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, $postData);

curl\_setopt($curl, CURLOPT\_HEADER, 0);

curl\_setopt($curl, CURLOPT\_RETURNTRANSFER, 1);

$response = $\_SESSION['response'] = curl\_exec($curl);

curl\_close($curl);

$results = $\_SESSION['results'] = json\_decode($response,true);

if(!isset($results)||isset($results['Error'])||!is\_array($results)){

echo "<br/>response=>".$response; exit;

}

else{

//0:Pending,1:Approved/Success, 2:Declined, 22:Expired, 23:Cancelled, 24:Failed, 9:Test,

$order\_status = (isset($results["order\_status"])&&$results["order\_status"]?(int)($results["order\_status"]):'');

$sub\_query = http\_build\_query($results);

if($is\_testing){

echo "<br/><br/>results=><br/>"; print\_r($results);

}

if(isset($results["authurl"]) && $results["authurl"]){

$authurl = $results["authurl"];

if($is\_testing)

echo "<br/><br/>authdata=><br/>".$authurl;

else header("Location:$authurl");exit;

}

elseif(isset($results["authdata"]) && $results["authdata"]){

$authdata = $\_SESSION['3ds2\_auth']= $results["authdata"];

if($is\_testing){

echo "<br/><br/>authdata=><br/>"; print\_r($authdata);

}

else

{

echo (html\_entity\_decode($authdata));

}

}else

{

$redirecturl = $postData["return\_url"];

if(strpos($redirecturl,'?')!==false){

$redirecturl = $redirecturl."&".$sub\_query;

}else{

$redirecturl = $redirecturl."?".$sub\_query;

}

if($is\_testing){

echo "<br/><br/>redirecturl=><br/>"; print\_r($redirecturl);

}

else

{

if($redirecturl) header("Location:$redirecturl");exit;

}

}

exit;

}

?>

## *Example for return response in s2S (in php):*

{

"transID": "8416131",

"order\_status": "0",

"status": "Pending",

"bill\_amt": "99.99",

"descriptor": "iphone",

"tdate": "2023-06-16 13:05:31",

"bill\_currency": "INR",

"response": "Pending",

"reference": "202301010005",

"mop": " WALLET ",

"authstatus": "{GatewayURL}/authstatus?action=authstatus&transID=8416131",

"authurl": "{GatewayURL}/authurl?transID=8416131",

"webhook": "OK",

"info": {

"public\_key": " Njc0M18xOV8yMDIzMDQxOTATI0NQ5N",

"terNO": "1234",

"bankcode ": "PAYTM ",

"bill\_ip": "100.100.100.100",

"bill\_amt": "99.99",

"bill\_currency": "INR",

"product\_name": "iPhone",

"fullname": "Narendra Modi",

"bill\_email": "Narendra.modi@gmail.com",

"bill\_phone": "9876543210",

"reference": "202301010005",

"webhook\_url": "{https://yourdomain.com}?action=webhook\_url.php",

}

}

Response parameters

|  |  |  |
| --- | --- | --- |
| **Parameters** | **Format** | **Description** |
| **authurl** | String | Server requests authentication via redirect url; You must redirect the customer to this url. |
| **authdata** | Array | If authdata than html\_entity\_decode for to retrieve redirect url. |
| **transID** | Numeric | Return transaction id if transaction create successfully |
| **order\_status** | Numeric | Status of the transaction. [Click here](#_Status_Codes_1) to check status code |
| **status** | String | Return status in string |
| **bill\_amt** | Numeric | Transaction Bill Amt |
| **tdate** | Timestamp | Timestamp of the transaction |
| **bill\_currency** | String | Transaction currency |
| **Response** | String | Response of the transaction, Approved or Declined etc. |
| **reference** | Alphanumeric | Your reference number to identify the transaction. |
| **webhook** | Alphanumeric | “OK” means the webhook sent successfully. |

Customer will be redirected to return\_url after completing the authentication via authurl or authdata. Customer will remain on our page if the redirect\_url is not available.

# UPI Collect

Table below lists all acceptable fields via POST method (curl).

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameters** | **Required** | **Format (max length)** | **Description** |
| **public\_key** | Y | String (64 char) | Public Key from the Dashboard |
| **terNO** | Y | Numeric (4 char) | terNO from the Dashboard |
| **integration-type** | Y | String | A default (fixed) value s2s. |
|  |  |  |  |
| **acquirer\_id** | N | String | Optional value provided by the Payment Aggregator |
| **mop** | Y | String | Mode of payment - ex. UPICOLLECT |
| **upi\_address** | Y | String | Customer UPI’ address |
| **bill\_ip** | Y | String | IP Address of the customer’s browser. For PHP system you can below function to fetch the ip of the customer’s browser. (isset($\_SERVER['HTTP\_X\_FORWARDED\_FOR'])&&$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’]?$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’] :  $\_SERVER[‘SERVER\_ADDR']); |
| **source\_url** | N | String | Product or Service url for future audit purpose. You can use function in php to fetch this value.  isset($\_SERVER["HTTPS"])?'https://':'http://' . $\_SERVER['SERVER\_NAME'] . $\_SERVER['REQUEST\_URI'] |
| **bill\_amt** | Y | Numeric | Order Amount in decimal ex. 99.99 or 100.00 |
| **bill\_currency** | N | String (3 char) | ISO 3 Digit Currency Code. ex - INR |
| **product\_name** | Y | String | Name of your product or item |
| **fullname** | Y | String | Customer full name (Fistname Lastname) |
| **bill\_email** | Y | String | Customer email address |
| **bill\_phone** | Y | String | Customer phone |
| **reference** | N | Alphanumeric | Merchant's order reference should be unique that will be returned via webhook. |
| **unique\_reference** | N | String | Possible value “Y” (Yes) & “N” (No); Our system will check the unique **reference** each time for “Y”. |
| **webhook\_url** | N | String | A valid synchronous notification URL to retrieve the transaction response. |

## Sample Payload Request (in php):

<?php

if(!isset($\_SESSION)) {session\_start();}

error\_reporting(E\_ALL ^ (E\_DEPRECATED));

$is\_testing=0; // if testing than pass 1 in is testing

$public\_key\_code="Njc0M18xOV8yMDIzMDQxOTATI0NQ5N"; // Public Key

$terNO="1234"; // terNO

########################################################

$base\_url="{GatewayURL}";

$gateway\_url=$base\_url."/directapi";

$protocol = isset($\_SERVER["HTTPS"])?'https://':'http://';

$referer=$protocol.$\_SERVER['SERVER\_NAME'].$\_SERVER['REQUEST\_URI'];

$postData=array();

$postData["public\_key"]=$public\_key\_code;

$postData["terNO"]=$terNO;

//<!-- Payment details of customer -->

$postData["mop"] = "UPICOLLECT";

$postData["upi\_address"] = "abc.xyz@paytm";

$postData["integration-type"]="s2s";

$postData["bill\_ip"]="100.100.100.100";

$postData["source\_url"]=$referer;

$postData["bill\_amt"]="99.99";

$postData["bill\_currency"]="INR";

$postData["product\_name"]="iPhone";

$postData["fullname"]="Narendra Modi";

$postData["bill\_email"]="Narendra.modi@gmail.com";

$postData["bill\_phone"]="9876543210";

$postData["reference"]="202301010005";  
$postData["unique\_reference"]='Y';

$postData["webhook\_url"]="https://yourdomain.com/?action=webhook\_url.php";

if($is\_testing){

echo "<br/><br/>postData=><br/>";

print\_r($postData);

}

$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, $postData);

curl\_setopt($curl, CURLOPT\_HEADER, 0);

curl\_setopt($curl, CURLOPT\_RETURNTRANSFER, 1);

$response = $\_SESSION['response'] = curl\_exec($curl);

curl\_close($curl);

$results = $\_SESSION['results'] = json\_decode($response,true);

if(!isset($results)||isset($results['Error'])||!is\_array($results)){

echo "<br/>response=>".$response; exit;

}

else{

//0:Pending,1:Approved/Success, 2:Declined, 22:Expired, 23:Cancelled, 24:Failed, 9:Test,

$order\_status = (isset($results["order\_status"])&&$results["order\_status"]?(int)($results["order\_status"]):'');

$sub\_query = http\_build\_query($results);

if($is\_testing){

echo "<br/><br/>results=><br/>"; print\_r($results);

}

if(isset($results["authurl"]) && $results["authurl"]){

$authurl = $results["authurl"];

if($is\_testing)

echo "<br/><br/>authdata=><br/>".$authurl;

else header("Location:$authurl");exit;

}

elseif(isset($results["authdata"]) && $results["authdata"]){

$authdata = $\_SESSION['3ds2\_auth']= $results["authdata"];

if($is\_testing){

echo "<br/><br/>authdata=><br/>"; print\_r($authdata);

}

else

{

echo (html\_entity\_decode($authdata));

}

}else

{

$redirecturl = $postData["return\_url"];

if(strpos($redirecturl,'?')!==false){

$redirecturl = $redirecturl."&".$sub\_query;

}else{

$redirecturl = $redirecturl."?".$sub\_query;

}

if($is\_testing){

echo "<br/><br/>redirecturl=><br/>"; print\_r($redirecturl);

}

else

{

if($redirecturl) header("Location:$redirecturl");exit;

}

}

exit;

}

?>

## *Example for return response in s2S (in php):*

{

"transID": "8416131",

"order\_status": "0",

"status": "Pending",

"bill\_amt": "99.99",

"descriptor": "iphone",

"tdate": "2023-06-16 13:05:31",

"bill\_currency": "INR",

"response": "UPI Collect Request Sent Successfully",

"reference": "202301010005",

"mop": "UPICOLLECT",

"authstatus": "{GatewayURL}/authstatus?action=authstatus&transID=8416131",

"authurl": "{GatewayURL}/authurl?transID=8416131",

"webhook": "OK",

"info": {

"public\_key": " Njc0M18xOV8yMDIzMDQxOTATI0NQ5N",

"terNO": "1234",

"upi\_address ": "abc.xyz@paytm ",

"bill\_ip": "100.100.100.100",

"bill\_amt": "99.99",

"bill\_currency": "INR",

"product\_name": "iPhone",

"fullname": "Narendra Modi",

"bill\_email": "Narendra.modi@gmail.com",

"bill\_phone": "9876543210",

"reference": "202301010005",

"webhook\_url": "{https://yourdomain.com}?action=webhook\_url.php",

}

}

Response parameters

|  |  |  |
| --- | --- | --- |
| **Parameters** | **Format** | **Description** |
| **transID** | Numeric | Return transaction id if transaction create successfully |
| **order\_status** | Numeric | Status of the transaction. [Click here](#_Status_Codes_1) to check status code |
| **status** | String | Return status in string |
| **bill\_amt** | Numeric | Transaction Bill Amt |
| **tdate** | Timestamp | Timestamp of the transaction |
| **bill\_currency** | String | Transaction currency |
| **Response** | String | Response of the transaction, Approved or Declined etc. |
| **reference** | Alphanumeric | Your reference number to identify the transaction. |
| **webhook** | Alphanumeric | “OK” means the webhook sent successfully. |

User will be receiving the UPI Collect on their respected UPI application.

# UPI QR & Intent

Table below lists all acceptable fields via POST method (curl).

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameters** | **Required** | **Format (max length)** | **Description** |
| **public\_key** | Y | String (64 char) | Public Key from the Dashboard |
| **terNO** | Y | Numeric (4 char) | terNO from the Dashboard |
| **integration-type** | Y | String | A default (fixed) value s2s. |
|  |  |  |  |
| **acquirer\_id** | N | String | Optional value provided by the Payment Aggregator |
| **mop** | Y | String | Mode of payment – ex. QRINTENT |
| **bill\_ip** | Y | String | IP Address of the customer’s browser. For PHP system you can below function to fetch the ip of the customer’s browser. (isset($\_SERVER['HTTP\_X\_FORWARDED\_FOR'])&&$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’]?$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’] :  $\_SERVER[‘SERVER\_ADDR']); |
| **source\_url** | N | String | Product or Service url for future audit purpose. You can use function in php to fetch this value.  isset($\_SERVER["HTTPS"])?'https://':'http://' . $\_SERVER['SERVER\_NAME'] . $\_SERVER['REQUEST\_URI'] |
| **bill\_amt** | Y | Numeric | Order Amount in decimal ex. 99.99 or 100.00 |
| **bill\_currency** | N | String (3 char) | ISO 3 Digit Currency Code. ex - INR |
| **product\_name** | Y | String | Name of your product or item |
| **fullname** | Y | String | Customer full name (Fistname Lastname) |
| **bill\_email** | Y | String | Customer email address |
| **bill\_phone** | Y | String | Customer phone |
| **reference** | N | Alphanumeric | Merchant's order reference should be unique that will be returned via webhook. |
| **unique\_reference** | N | String | Possible value “Y” (Yes) & “N” (No); Our system will check the unique **reference** each time for “Y”. |
| **webhook\_url** | N | String | A valid synchronous notification URL to retrieve the transaction response. |

## Sample Payload Request (in php):

<?php

if(!isset($\_SESSION)) {session\_start();}

error\_reporting(E\_ALL ^ (E\_DEPRECATED));

$is\_testing=0; // if testing than pass 1 in is testing

$public\_key\_code="Njc0M18xOV8yMDIzMDQxOTATI0NQ5N"; // Public Key

$terNO="1234"; // terNO

########################################################

$base\_url="{GatewayURL}";

$gateway\_url=$base\_url."/directapi";

$protocol = isset($\_SERVER["HTTPS"])?'https://':'http://';

$referer=$protocol.$\_SERVER['SERVER\_NAME'].$\_SERVER['REQUEST\_URI'];

$postData=array();

$postData["public\_key"]=$public\_key\_code;

$postData["terNO"]=$terNO;

//<!-- Payment details of customer -->

$postData["mop"] = "QRINTENT";

$postData["integration-type"]="s2s";

$postData["bill\_ip"]="100.100.100.100";

$postData["source\_url"]=$referer;

$postData["bill\_amt"]="99.99";

$postData["bill\_currency"]="INR";

$postData["product\_name"]="iPhone";

$postData["fullname"]="Narendra Modi";

$postData["bill\_email"]="Narendra.modi@gmail.com";

$postData["bill\_phone"]="9876543210";

$postData["reference"]="202301010005";  
$postData["unique\_reference"]='Y';

$postData["webhook\_url"]="https://yourdomain.com/?action=webhook\_url.php";

if($is\_testing){

echo "<br/><br/>postData=><br/>";

print\_r($postData);

}

$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, $postData);

curl\_setopt($curl, CURLOPT\_HEADER, 0);

curl\_setopt($curl, CURLOPT\_RETURNTRANSFER, 1);

$response = $\_SESSION['response'] = curl\_exec($curl);

curl\_close($curl);

$results = $\_SESSION['results'] = json\_decode($response,true);

if(!isset($results)||isset($results['Error'])||!is\_array($results)){

echo "<br/>response=>".$response; exit;

}

else{

//0:Pending,1:Approved/Success, 2:Declined, 22:Expired, 23:Cancelled, 24:Failed, 9:Test,

$order\_status = (isset($results["order\_status"])&&$results["order\_status"]?(int)($results["order\_status"]):'');

$sub\_query = http\_build\_query($results);

//echo "<br/><br/>results=><br/>"; print\_r($results);

if(isset($results["authdata"]) && $results["authdata"]){

$authdata = $\_SESSION['3ds2\_auth']= $results["authdata"];

if($is\_testing){

echo "<br/><br/>authdata=><br/>"; print\_r($authdata);

}

$\_SESSION['3ds2\_auth']['payaddress']=urldecode($\_SESSION['3ds2\_auth']['payaddress']);

$payaddress=urlencode($\_SESSION['3ds2\_auth']['payaddress']);

echo "<br/><br/>QR-CODE=><br/>";

if(isset($\_SESSION['3ds2\_auth']['qrcode\_base'])&&$\_SESSION['3ds2\_auth']['qrcode\_base']=='base64'){

echo "<img src=\"data:image/gif;base64,{$payaddress}\" title=\"{$payaddress}\" style=\"width:200px;\" />";

}

else {

echo "<img src=\"https://chart.googleapis.com/chart?chs=200x200&cht=qr&chl={$payaddress}&choe=UTF-8\" title=\"{$payaddress}\" />";

}

}

elseif(isset($results["authurl"]) && $results["authurl"]){

$authurl = $results["authurl"];

if($is\_testing)

echo "<br/><br/>authdata=><br/>".$authurl;

else header("Location:$authurl");exit;

}

else

{

$redirecturl = $postData["return\_url"];

if(strpos($redirecturl,'?')!==false){

$redirecturl = $redirecturl."&".$sub\_query;

}else{

$redirecturl = $redirecturl."?".$sub\_query;

}

if($is\_testing){

echo "<br/><br/>redirecturl=><br/>"; print\_r($redirecturl);

}

else

{

if($redirecturl) header("Location:$redirecturl");exit;

}

}

exit;

}

?>

## *Example for return response in s2S (in php):*

{

"transID": "8416131",

"order\_status": "0",

"status": "Pending",

"bill\_amt": "99.99",

"tdate": "2023-06-16 13:05:31",

"bill\_currency": "INR",

"reference": "202301010005",

"mop": "UPIQR",

"authstatus": "{GatewayURL}/authstatus?action=authstatus&transID=8416131",

"authurl": "{GatewayURL}/authurl?transID=8416131",

"authdata": {

"payaddress": "upi://pay?ver=01&mode=15&am=99.99&mam=99.99&cu=INR&pa=collect@icici&pn=CollectPaymentRequestICICI&mc=6012&tr=GW8416131&tn=ICICI SERVICES PRIVATE LIMITED - 8416131&mid=GW001&msid=GW001-GW&mtid=GW001-001",

"processed": "{GatewayURL}/status?transID=8416131&action=redirect",

"paytitle": " ICICI SERVICES PRIVATE LIMITED",

"currname": "INR",

"payamt": "99.99",

"bill\_currency": "INR",

"bill\_amt": "99.99",

"product\_name": "iPhone",

"os": "web", // device\_android, device\_ios

"mop": "QRINTENT",

"qrcode\_base": "base64", // You should change the payaddress to image for getting QR image, if base64 received. If you have received payaddress intent data as above. You can mage sending the user to respective upi app. Our system will automatically sense the Device type such as web for QR and Android or IOS for Intent.

},

"webhook": "OK",

"info": {

"public\_key": " Njc0M18xOV8yMDIzMDQxOTATI0NQ5N",

"terNO": "1234",

"mop ": "QRINTENT",

"bill\_ip": "100.100.100.100",

"bill\_amt": "99.99",

"bill\_currency": "INR",

"product\_name": "iPhone",

"fullname": "Narendra Modi",

"bill\_email": "Narendra.modi@gmail.com",

"bill\_phone": "9876543210",

"reference": "202301010005",

"webhook\_url": "{https://yourdomain.com}?action=webhook\_url.php",

}

}

Response parameters

|  |  |  |
| --- | --- | --- |
| **Parameters** | **Format** | **Description** |
| **authurl** | String | QR code scan URL |
| **authdata** | Array | Generate UPI QR for scan now via payaddress. <?php echo "<img src=\"https://chart.googleapis.com/chart?chs=400x400&cht=qr&chl={$payaddress}&choe=UTF-8\" />"; ?> |
| **transID** | Numeric | Return transaction id if transaction create successfully |
| **order\_status** | Numeric | Status of the transaction. [Click here](#_Status_Codes_1) to check status code |
| **status** | String | Return status in string |
| **bill\_amt** | Numeric | Transaction Bill Amt |
| **tdate** | Timestamp | Date of transaction |
| **bill\_currency** | String | Transaction currency |
| **Response** | String | Response of the transaction, Approved or Declined etc. |
| **reference** | Alphanumeric | Your reference number to identify the transaction. |
| **webhook** | Alphanumeric | “OK” means the webhook sent successfully. |

# Refund API

This API needs to be used by Merchants to initiate refunds of the transactions. Table below lists all acceptable fields via GET method (curl).

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameters** | **Required** | **Format (max length)** | **Description** |
| **public\_key** | Y | String (64 char) | Public Key from the Dashboard |
| **transID** | Y | Numeric | An integer value of the transaction |
| **bill\_amt** | Y | Numeric | This is Order Amount is to be in decimal. ex. - 100.00 |

## Sample code for request (in php):

<?php

//<!--Transaction Status by get method -->

$gateway\_url = "{GatewayURL}/refund?public\_key=MjdfMTEyMl8yMDE4MDcyNTE0NDc1OA&transID=1951061135&bill\_amt=100.00";

$ch = curl\_init();

curl\_setopt($ch,CURLOPT\_URL, $gateway\_url);

curl\_setopt($ch,CURLOPT\_POST,0);

curl\_setopt($ch,CURLOPT\_RETURNTRANSFER,1);

curl\_setopt($ch,CURLOPT\_SSL\_VERIFYPEER, false);

curl\_setopt($ch,CURLOPT\_SSL\_VERIFYHOST, false);

$response = curl\_exec($ch);

curl\_close($ch);

$json\_response = json\_decode($response,true);

print\_r($json\_response); //Print response in json format

?>

Response parameters

|  |  |  |
| --- | --- | --- |
| **Parameters** | **Format** | **Description** |
| **transID** | Numeric | Return transaction id if transaction create successfully |
| **order\_status** | Numeric | Status of the transaction. [Click here](#_Status_Codes_1) to check status code |
| **status** | String | Return status in string |
| **bill\_amt** | Numeric | Transaction Bill Amt |
| **tdate** | Timestamp | Date of transaction |
| **bill\_currency** | String | Transaction currency |
| **Response** | String | Response of the transaction, success or failed response |
| **reference** | Alphanumeric | Your reference number |

**Response code:**

{

"transID":"8416131",

"order\_status":"1", // 1 | 2 | 0 | 9

"status":"Approved | Declined | Pending | Test",

"bill\_amt":"100.00",

"tdate": "2023-06-16 11:31:39",

"bill\_currency": "INR",

"response": "Payment successful",

"reference":"23120228"

}

# 

# Transaction Status

This API needs to be used to fetch transaction detail.

Table below lists all acceptable fields via GET method (curl).

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameters** | **Required** | **Format (max length)** | **Description** |
| **public\_key** | Y | String (64 char) | Public Key from the Dashboard |
| **transID** | Y | Numeric | An integer value of the transaction |

## Sample code for request (in php):

<?php

//<!--Transaction Status by get method -->

$gateway\_url ="{GatewayURL}/fetch\_trnsStatus?transID=8416131&public\_key=MjdfMTExNV8yMDIzMDIyMTExMTAxOQ";

$ch = curl\_init();

curl\_setopt($ch,CURLOPT\_URL, $gateway\_url);

curl\_setopt($ch,CURLOPT\_POST,0);

curl\_setopt($ch,CURLOPT\_RETURNTRANSFER,1);

curl\_setopt($ch,CURLOPT\_SSL\_VERIFYPEER, false);

curl\_setopt($ch,CURLOPT\_SSL\_VERIFYHOST, false);

$response = curl\_exec($ch);

curl\_close($ch);

$json\_response = json\_decode($response,true);

print\_r($json\_response); //Print response in json format

?>

Response parameters

|  |  |  |
| --- | --- | --- |
| **Parameters** | **Format** | **Description** |
| **authurl** | String | Server requested authentication url from the Issuer Bank |
| **transID** | Numeric | Return transaction id if transaction create successfully |
| **order\_status** | Numeric | Status of the transaction. [Click here](#_Status_Codes_1) to check status code |
| **status** | String | Return status in string |
| **bill\_amt** | Numeric | Transaction Bill Amt |
| **tdate** | Timestamp | Timestamp of the transaction |
| **bill\_currency** | String | Transaction currency |
| **Response** | String | Response of the transaction, Approved or Declined etc. |
| **reference** | Alphanumeric | Your reference number to identify the transaction. |

**Response code:**

{

"transID":"8416131",

"order\_status":"1", // 1 | 2 | 0 | 9

"status":"Approved | Declined | Pending | Test",

"bill\_amt":"100.00",

"tdate": "2023-06-16 11:31:39",

"bill\_currency": "INR",

"response": "Payment successful",

"reference":"23120228"

}

# Webhook / callback response

You can find webhook\_url in the area of Business Settings to set the value of the parameter. Webhook URL parameter’s name is 'webhook\_url'.

Its optional value, it can be added on payload. You will receive the response via HTTP POST method. The value of all parameters must be treated as strings.

|  |  |  |
| --- | --- | --- |
| **Parameters** | **Format** | **Description** |
| **authurl** | String | Authentication url from the Issuer Bank. |
| **transID** | Numeric | Return transaction id if transaction create successfully. |
| **order\_status** | Numeric | Status of the transaction. [Click here](#_Status_Codes_1) to check status code. |
| **status** | String | Return status in string. |
| **bill\_amt** | Numeric | Transaction Bill Amt. |
| **tdate** | Timestamp | Timestamp of the transaction. |
| **bill\_currency** | String | Transaction currency. |
| **Response** | String | Response of the transaction, Approved or Declined etc. |
| **reference** | Alphanumeric | Your reference number to identify the transaction. |

**Success:**

{

"transID":"8416131",

"order\_status":"1", // 1 | 2 | 0 | 9

"status":"Approved | Declined | Pending | Test",

"bill\_amt":"100.00",

"tdate": "2023-06-16 11:31:39",

"bill\_currency": "INR",

"response": "Payment successful",

"reference":"23120228"

}

# s2s via Encrypted Method

Table below lists all acceptable fields via POST method (curl).

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameters** | **Required** | **Format (max length)** | **Description** |
| **public\_key** | Y | String (64 char) | Public Key from the Dashboard |
| **terNO** | Y | Numeric (4 char) | terNO from the Dashboard |
| **integration-type** | Y | String | A default (fixed) value s2s. |
|  |  |  |  |
| **acquirer\_id** | N | String | Optional value provided by the Payment Aggregator |
| **mop** | Y | String | Mode of payment - ex. CC,DC,NB,UPIQR…etc |
| **public\_key** | Y | String (64 char) | Public Key from the Dashboard |
| **upi\_address** | Y | String | A valid upi address |
| **bill\_ip** | Y | String | IP Address of the customer’s browser. For PHP system you can below function to fetch the ip of the customer’s browser. (isset($\_SERVER['HTTP\_X\_FORWARDED\_FOR'])&&$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’]?$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’] :  $\_SERVER[‘SERVER\_ADDR']); |
| **source\_url** | N | String | Product or Service url for future audit purpose. You can use function in php to fetch this value.  isset($\_SERVER["HTTPS"])?'https://':'http://' . $\_SERVER['SERVER\_NAME'] . $\_SERVER['REQUEST\_URI'] |
| **bill\_amt** | Y | Numeric | Order Amount in decimal ex. 99.99 or 100.00 |
| **bill\_currency** | N | String (3 char) | ISO 3 Digit Currency Code. ex - INR |
| **product\_name** | Y | String | Name of your product or item |
| **fullname** | Y | String | Customer full name (Fistname Lastname) |
| **bill\_email** | Y | String | Customer email address |
| **bill\_phone** | Y | String | Customer phone |
| **reference** | N | Alphanumeric | Merchant's order reference should be unique that will be returned via webhook. |
| **unique\_reference** | N | String | Possible value “Y” (Yes) & “N” (No); Our system will check the unique **reference** each time for “Y”. |
| **webhook\_url** | N | String | A valid synchronous notification URL to retrieve the transaction response. |
| **return\_url** | N | String | We return the customer to this url after the authentication. |

## Sample code for request (in php):

<?php

if(!isset($\_SESSION)) {session\_start();}

error\_reporting(E\_ALL ^ (E\_DEPRECATED));

$is\_testing=0; // if testing than pass 1 in is\_testing

$private\_key\_code="Njc0M18yMDIzMDQxODE0OAIwMT"; // Private Key

$public\_key\_code="Njc0M18xOV8yMDIzMDQxOTATI0NQ5N"; // Public Key

$terNO="1234"; // terNO

########################################################

$base\_url="{GatewayURL}";

$gateway\_url=$base\_url."/directapi";

$protocol = isset($\_SERVER["HTTPS"])?'https://':'http://';

$referer=$protocol.$\_SERVER['SERVER\_NAME'].$\_SERVER['REQUEST\_URI'];

$postData=array();

$postData["public\_key"]=$public\_key\_code;

$postData["terNO"]=$terNO;

$postData["mop"]="UPICOLLECT";

$postData["upi\_address"]="9315xxxxxx@paytm";

//<!--default (fixed) value \* default -->

$postData["integration-type"]="s2s";

$postData["bill\_ip"]="100.100.100.100";

$postData["source\_url"]=$referer;

$postData["bill\_amt"]="99.99";

$postData["bill\_currency"]="INR";

$postData["product\_name"]="iPhone";

$postData["fullname"]="Narendra Modi";

$postData["bill\_email"]="Narendra.modi@gmail.com";

$postData["bill\_phone"]="9876543210";

$postData["reference"]="202301010005";  
$postData["unique\_reference"]='Y';

$postData["webhook\_url"]="https://yourdomain.com/?action=webhook\_url.php";

$postData["return\_url"]="https://yourdomain.com/?action=return\_url.php";

if($is\_testing){

echo "<br/><br/>postData=><br/>";

print\_r($postData);

}

$query\_string=http\_build\_query($postData);

if($is\_testing){

echo "<br/><br/>query\_string=><br/>";

print\_r($query\_string );

}

function payload\_sha256($string,$private\_key\_code,$public\_key\_code) {

$output = false;

$encrypt\_method = "AES-256-CBC";

$iv = substr( hash( 'sha256', $public\_key\_code ), 0, 16 );

$output = rtrim( strtr( base64\_encode( openssl\_encrypt( $string, $encrypt\_method, $private\_key\_code, 0, $iv ) ), '+/', '-\_'), '=');

return $output;

}

$encrypted = payload\_sha256($query\_string,$private\_key\_code,$public\_key\_code);

if($is\_testing){

echo "<br/><br/>encrypted=><br/>";

print\_r($encrypted);

}

$encrypted\_payload=array();

$encrypted\_payload['encrypted\_payload'] = $encrypted.$public\_key\_code;

if($is\_testing){

echo "<br/><br/><a href=\"{$base\_url}/checkout?encrypted\_payload={$encrypted\_payload['encrypted\_payload']}\" target=\"\_blank\" style=\"font-family:'Open Sans',sans-serif;font-weight:425;width: 240px;display:block;margin:0 auto;padding:10px 20px;font-size: 18px;line-height:26px;word-break:break-all;word-wrap:break-word;white-space:pre;white-space:pre-wrap;background-color:#f6f4f4;border:1px solid #ccc;border:1px solid rgba(0,0,0,.15);-webkit-border-radius:4px;-moz-border-radius:4px;border-radius:4px;color: #079c10;text-decoration: none;text-align: center;\">encrypted\_payload</a>=><br/><br/>";

print\_r($encrypted\_payload['encrypted\_payload']);

}

$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, $encrypted\_payload);

curl\_setopt($curl, CURLOPT\_HEADER, 0);

curl\_setopt($curl, CURLOPT\_RETURNTRANSFER, 1);

$response = $\_SESSION['response'] = curl\_exec($curl);

curl\_close($curl);

$results = $\_SESSION['results'] = json\_decode($response,true);

if(!isset($results)||isset($results['Error'])||!is\_array($results)){

echo "<br/>response=>".$response; exit;

}

else{

//0:Pending,1:Approved/Success, 2:Declined, 22:Expired, 23:Cancelled, 24:Failed, 9:Test,

$order\_status = (isset($results["order\_status"])&&$results["order\_status"]?(int)($results["order\_status"]):'');

$sub\_query = http\_build\_query($results);

//echo "<br/><br/>results=><br/>"; print\_r($results);

if(isset($results["authdata"]) && $results["authdata"]){

$authdata = $\_SESSION['3ds2\_auth']= $results["authdata"];

if($is\_testing){

echo "<br/><br/>authdata=><br/>"; print\_r($authdata);

}

$\_SESSION['3ds2\_auth']['payaddress']=urldecode($\_SESSION['3ds2\_auth']['payaddress']);

$payaddress=urlencode($\_SESSION['3ds2\_auth']['payaddress']);

echo "<br/><br/>QR-CODE=><br/>";

echo "<img src=\"https://chart.googleapis.com/chart?chs=400x400&cht=qr&chl={$payaddress}&choe=UTF-8\" title=\"{$payaddress}\" />";

}

elseif(isset($results["authurl"]) && $results["authurl"]){

$authurl = $results["authurl"];

if($is\_testing)

echo "<br/><br/>authdata=><br/>".$authurl;

else header("Location:$authurl");exit;

}

exit;

}

?>

## *Example for return response in s2S (in php):*

{

"transID": "8416131",

"order\_status": "0",

"status": "Pending",

"bill\_amt": "99.99",

"tdate": "2023-06-16 13:05:31",

"bill\_currency": "INR",

"response": "",

"reference": "202301010005",

"mop": "UPICOLLECT",

"authstatus": "{GatewayURL}/authstatus?action=authstatus&transID=8416131",

"authurl": "{GatewayURL}/authurl?transID=8416131",

"authdata": {

"payaddress": "upi://pay?ver=01&mode=15&am=55.25&mam=55.25&cu=INR&pa=collect@icici&pn=GW&mc=6012&tr=GW8416131&tn=ICICI SERVICES PRIVATE LIMITED - 8416131&mid=GW001&msid=GW001-GW&mtid=GW001-001",

"processed": "{GatewayURL}/status?transID=8416131&action=redirect",

"paytitle": "ICICI SERVICES PRIVATE LIMITED",

"currname": "INR",

"payamt": "99.99",

"bill\_currency": "INR",

"bill\_amt": "99.99",

"product\_name": "iPhone",

"os": "web",

"mop": "UPICOLLECT"

},

"webhook": "OK",

"info": {

"public\_key": " Njc0M18xOV8yMDIzMDQxOTATI0NQ5N",

"terNO": "1234",

"upi\_address": "9315xxxxxx@paytm",

"bill\_ip": "::1",

"bill\_amt": "55.25",

"bill\_currency": "INR",

"product\_name": "iPhone",

"fullname": "Narendra Modi",

"bill\_email": "Narendra.modi@gmail.com",

"bill\_phone": "9876543210",

"reference": "202301010005",

"webhook\_url": "{https://yourdomain.com}?action=webhook\_url.php",

}

}

Response parameters

|  |  |  |
| --- | --- | --- |
| **Parameters** | **Format** | **Description** |
| **authurl** | String | Server requests 3DS authentication url from the Issuer Bank |
| **authdata** | Array | Generate UPI QR for scan now via payaddress. <?php echo "<img src=\"https://chart.googleapis.com/chart?chs=400x400&cht=qr&chl={$payaddress}&choe=UTF-8\" />"; ?> |
| **transID** | Numeric | Return transaction id if transaction create successfully |
| **order\_status** | Numeric | Status of the transaction. [Click here](#_Status_Codes_1) to check status code |
| **status** | String | Return status in string |
| **bill\_amt** | Numeric | Transaction Bill Amt |
| **tdate** | Timestamp | Timestamp of the transaction |
| **bill\_currency** | String | Transaction currency |
| **Response** | String | Response of the transaction, Approved or Declined etc. |
| **reference** | Alphanumeric | Your reference number to identify the transaction. |
| **webhook** | Alphanumeric | “OK” means the webhook sent successfully. |

# Test Card Numbers

|  |  |  |  |
| --- | --- | --- | --- |
| **Card Type** | **Card Number** | **Expiry Date** | **CVV** |
| **Visa** | 4242424242424242 | 12/30 | 123 |
| **MasterCard** | 5555555555554444 | 12/30 | 123 |
| **Rupay India** | 6521111111111117 | 12/30 | 123 |
| **Discover** | 6011000990139424 | 12/30 | 123 |
| **JCB** | 3530111333300000 | 12/30 | 123 |
| **Diners Club** | 30569309025904 | 12/30 | 123 |
| **American Express** | 378282246310005 | 12/30 | 123 |
| **American Express Corporate** | 378734493671000 | 12/30 | 1234 |
| **Maestro** | 6759649826438453 | 12/30 | 123 |

# List of Abbreviations

|  |  |
| --- | --- |
| **Abbreviations** | **Description** |
| CC | Credit Card |
| DC | Debit Card |
| NB | Net Banking |
| mop | Mode of Payment |
| ccno | Credit Card Number |
| ccvv | Card security code - A card security code is a series of numbers that, in addition to the bank card number, is printed on a card. |
| month | Expiry month of the card. |
| year | Expiry year of the card |
| bill\_currency | ISO 3 Currency Code |
| REQUEST\_URI | A refers to the URI given to access a page |
| SERVER\_NAME | The name of the server host under which the current script is executing. |
| HTTP\_X\_FORWARDED\_FOR | The X-Forwarded-For (XFF) HTTP header field is a common method for identifying the originating IP address of a client connecting to a web server through an HTTP proxy or load balancer. |
| REMOTE\_ADDR | The IP address from which the user is viewing the current page. |
| CURLOPT\_HTTP\_VERSION | specify HTTP protocol version to use |
| CURLOPT\_URL | The string pointed to in the CURLOPT\_URL argument is expected to be a sequence of characters using an ASCII compatible encoding. |
| CURLOPT\_SSL\_VERIFYPEER | Curl verifies whether the certificate is authentic. false to stop cURL from verifying the peer's certificate. |
| CURLOPT\_SSL\_VERIFYHOST | Subject Alternate Name field in the SSL peer certificate matches the provided hostname. 0 to not check the names |
| CURLOPT\_USERAGENT | Sets the user agent string. Specify whatever you want as the value and that’s what will appear in the weblogs of the server the request is going to. |
| CURLOPT\_REFERER | The contents of the "Referer: " header to be used in a HTTP request. |
| CURLOPT\_POST | true to do a regular HTTP POST. CURLOPT\_POST to 0, libcurl resets the request type to the default to disable the POST |
| CURLOPT\_POSTFIELDS | Set the full data to post in a HTTP "POST" operation. |
| CURLOPT\_HEADER | true to include the header in the output. |
| CURLOPT\_RETURNTRANSFER | true to return the transfer as a string of the return value of curl\_exec() instead of outputting it directly. |
| curl\_exec | Execute the curl request. |
| substr | The substr() function returns a part of a string |
| hash | The hash() function returns a hash value for the given data based on the algorithm like (md5, sha256) |
| sha256 | sha256 is a hashing algorithm |
| rtrim | Removes whitespace or other predefined characters from the right side of a string. |
| strtr | The strtr() is an inbuilt function in PHP which is used to replace a substring in a string to a given string of characters. |
| base64\_encode | The base64\_encode() function is an inbuilt function in PHP that is used to encodes the given string with base64. |
| openssl\_encrypt | openssl\_encrypt() can be used to encrypt strings |
| http\_build\_query | Generates a URL-encoded query string from the associative (or indexed) array provided. Parameters. |

# Bank Code for Net Banking (field - BankCode)

UTIB - Axis Bank

BDBL - Bandhan Bank

BARB - Bank of Baroda

BKID - Bank of India

MAHB - Bank of Maharashtra

CNRB - Canara Bank

CBIN - Central Bank of India

CITI - Citibank India

CIUB - City Union Bank

CSBK - CSB Bank

DCBL - DCB Bank

DEUT - Deutsche Bank

DLXB - Dhanlaxmi Bank

FDRL - Federal Bank

HDFC - HDFC Bank

HSBC - HSBC Bank India

ICIC - ICICI Bank

IDBI - IDBI Bank

IDFC - IDFC First Bank

IDIB - Indian Bank

IOBA - Indian Overseas Bank

INDB - IndusInd Bank

JAKA - Jammu & Kashmir Bank

KARB - Karnataka Bank

KVBL - Karur Vysya Bank

KKBK - Kotak Mahindra Bank

NTBL - Nainital Bank

PSIB - Punjab and Sind Bank

PUNB - Punjab National Bank

RATN - RBL Bank

SIBL - South Indian Bank

SCBL - Standard Chartered Bank

SBIN - State Bank of India

TMBL - Tamilnad Mercantile Bank

UCBA - UCO Bank

UBIN - Union Bank of India

YESB - Yes Bank

# Bank Code for e-Wallet & UPI Intent (field - BankCode)

AMON - Airtel Money

AMZPAY - Amazon Pay

LIME - Axis Bank Lime

BFLW - Bajaj Finserv Wallet

CHILLR - Chillr

CITRUS - Citrus Pay

EZETAP - Ezetap

FREC - FreeCharge

GPAY - Google Pay

POCKETS - ICICI Pockets

ITZC - ITZ Cash

JIOM - JIO Money

MRUPEE - m Rupee

MPASS - Master Pass

MICREDIT - Mi Credit Loan

MOBIKWIK - MobiKwik

MONM - MoneyOnMobile

MSWIPE - mSwipe

NOVOPAY - Novopay

OLAM - Ola Money

OXYCASH - Oxigen

PAYTM - PayTm

PAYU - PayUMoney

PAYZ - PayZapp

PHONEPE - PhonePe

BHARATPE - PostPe

MPESA - Vodafone m pesaCash

WHATSAPP - WhatsApp Pay

YESW - Yes Pay

YONO - Yono SBI

# Currency Support

Please check with service provider for approved currencies.

# Status Codes

0 – Pending

1 – Approved

2 – Declined

3 – Refunded

8 – Refund Pending

9 – Test Transaction

10 – Scrubbed

22 – Expired

23 – Cancelled

24 – Failed

# Error Codes

81 - Full Name Not Available

82 - Email address Not Available or Not Valid

88 - Billing Phone Number Not Available

95 - Business URL Not Available

101 – Incorrect Public Key

102 – TerNO Not Authorized

1021 - Inactive Merchant

1022 - Deleted terNO

1023 - Rejected terNO

1024 - Under review terNO

1025 - Awaiting Terminal terNO

1026 - Terminated terNO

103 – Incorrect Acquirer Mapping

152 - Incorrect card number

153 - No Payment Channel Available to process this card.

157 – Mapping Error - Settlement Period

666 - Reference already exists

1042 - Invalid Billing IP address

1051 - Currency not supported.