**S2S Integration API**

**A Guide for Developers**

**Version 1.0**

# 

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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 merchants' administrator, maintainer and developer.
3. Except defined, platform mentioned in this document.

# Preparation

1. GatewayURL - Provided by our Support team.
2. Endpoint – **"/directapi.do"**
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 very important parameter and you can find 'Business Id' as a numeric value within the My Business area or you can find it easily by following **My Business → Add New Business**.
8. **public\_key**: Business Key is a string value. You can find it by following:

My Business → Business Key (as created inside area of New Business)

1. **webhook\_url**: webhook / Notify url / callback url / response url will send the status of the transaction. You may expect the response like Approved, Declined or error.

# Mode of payment

We accept following mode of payments

|  |  |
| --- | --- |
| **Payment Mode - mop** | **Code** |
| **Credit Card Payment** | **CC** |
| **Debit Card Payment** | **DC** |
| **Net Banking** | **NB** |
| **Wallet** | **WALLET** |
| **UPI Payment Mode** | **UPICOLLECT** |
| **UPI QR Code** | **UPIQR** |
| **UPI Intent** | **UPIINTENT** |
| **For android device:** |  |
| **For I-phone:** |  |

# s2s via Card Payment

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameters** | **Required** | **Format (max length)** | **Description** |
| **public\_key** | Y | String (64 char) | Available from My Business Settings |
| **terNO** | Y | Numeric (4 char) | Available from My Business Settings |
| **integration-type** | Y | String | A default (fixed) value s2s. |
| **unique\_reference** | Y | String | If value is Y for skips the duplicate validation |
| **acquirer\_id** | N | String | Optional for acquirer\_id |
| **mop** | Y | String | Mode of payment - ex. CC,DC |
| **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** | N | String | A Valid IP address. Method: (isset($\_SERVER['HTTP\_X\_FORWARDED\_FOR'])&&$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’]?$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’] :  $\_SERVER[‘SERVER\_ADDR']); |
| **source\_url** | N | String | Product or Service url of source\_url as per your domain -  A default (fixed) value  isset($\_SERVER["HTTPS"])?'https://':'http://' . $\_SERVER['SERVER\_NAME'] . $\_SERVER['REQUEST\_URI'] |
| **bill\_amt** | Y | Numeric | Order Amount. A format in decimal ex. 99.99 |
| **bill\_currency** | Y | String (3 char) | Currency name of order. ex - INR |
| **product\_name** | Y | String | Name of your product or item |
| **fullname** | Y | String | Customer full name |
| **bill\_email** | Y | String | Customer valid billing email-id |
| **bill\_phone** | Y | String | Customer billing phone |
| **reference** | Y | Alphanumeric | Merchant's order ID should be unique that will be returned back in a callback. |
| **webhook\_url** | N | String | A valid synchronous notification URL, you can find it in the response / callback data. |
| **return\_url** | N | String | Redirect url of success / failed as per your domain |
| **checkout\_url** | N | String | Checkout url as per your domain |

## Sample payload 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

//<!-- Business public Key - sample key for use encrypt your request -->

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

$terNO=""; // 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;

//<!-- mandatory -->

$postData["acquirer\_id"]="";

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

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

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

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

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

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

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

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

$postData["unique\_reference"]='Y'; // skips the duplicate validation

$postData["bill\_ip"]=(isset($\_SERVER['HTTP\_X\_FORWARDED\_FOR'])&&$\_SERVER['HTTP\_X\_FORWARDED\_FOR']?$\_SERVER['HTTP\_X\_FORWARDED\_FOR']:$\_SERVER['REMOTE\_ADDR']);

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

//<!--product bill\_amt,bill\_currency and product name \* by cart total bill\_amt -->

$postData["bill\_amt"]="55.25";

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

$postData["product\_name"]="Testing Product";

//<!--billing details of .\* customer -->

$postData["fullname"]="Test Full Name";

$postData["bill\_email"]="test.53".date('is')."@test.com";

$postData["bill\_phone"]="9870654455";

$postData["reference"]="23".date('YmdHis');

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

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

$postData["checkout\_url"]="https://yourdomain.com/?action=checkout\_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,9:Test Transaction,2:Declined, 22:Expired, 23:Cancelled, 24:Failed

$order\_status = (isset($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": "55.25",

"descriptor": "",

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

"bill\_currency": "INR",

"response": "",

"reference": "23120228",

"mop": "visa",

"rrn": null,

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

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

"webhook": "OK",

"info": {

"public\_key": "Njc0M18xOV8yMDIzMDQxOTA5NTI0NQ",

"terNO": "1911",

"acquirer\_id": "78",

"mop": "CC",

"ccno": " XXXXXXXXXXXX4242 ",

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

"bill\_amt": "55.25",

"bill\_currency": "INR",

"product\_name": "Testing Product",

"fullname": "Test Full Name",

"bill\_email": "test.530531@test.com",

"bill\_phone": "9870654455",

"reference": "23120228",

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

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

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

}

}

Response parameters

|  |  |  |
| --- | --- | --- |
| **Parameters** | **Format** | **Description** |
| **authurl** | String | Server requests 3DS authentication url from the Issuer Bank for authenticate the OTP |
| **authdata** | Array | If authdata than html\_entity\_decode for redirect bank url for authenticate the OTP |
| **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 |
| **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 |

If you received an authurl or authdata, After complete process of authurl. After complete process, customer will be redirected to return\_url after 3DS transaction is processed, so merchant must make sure return\_url is passed in request.

**Success:**

{

"transID":"8416131",

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

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

"bill\_amt":"50.00",

"descriptor": "Test\*localhost",

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

"bill\_currency": "INR",

"response": "Payment successful",

"reference":"23120228"

}

# 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) | Available from My Business Settings |
| **terNO** | Y | Numeric (4 char) | Available from My Business Settings |
| **integration-type** | Y | String | A default (fixed) value s2s. |
| **unique\_reference** | Y | String | If value is Y for skips the duplicate validation |
| **acquirer\_id** | Y | String | Not Optional for acquirer\_id |
| **mop** | Y | String | Mode of payment - ex. NB |
| **bankcode** | Y | String | [Click here](#_Bank_Code_for_3) to check all supported bank’ code. |
| **bill\_ip** | N | String | A Valid IP address. Method: (isset($\_SERVER['HTTP\_X\_FORWARDED\_FOR'])&&$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’]?$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’] :  $\_SERVER[‘SERVER\_ADDR']); |
| **source\_url** | N | String | Product or Service url of source\_url as per your domain -  A default (fixed) value  isset($\_SERVER["HTTPS"])?'https://':'http://' . $\_SERVER['SERVER\_NAME'] . $\_SERVER['REQUEST\_URI'] |
| **bill\_amt** | Y | Numeric | Order Amount. A format in decimal ex. 99.99 |
| **bill\_currency** | Y | String (3 char) | Currency name of order. ex - INR |
| **product\_name** | Y | String | Name of your product or item |
| **fullname** | Y | String | Customer full name |
| **bill\_email** | Y | String | Customer valid billing email-id |
| **bill\_phone** | Y | String | Customer billing phone |
| **reference** | Y | Alphanumeric | Merchant's order ID should be unique that will be returned back in a callback. |
| **webhook\_url** | Y | String | A valid synchronous notification URL, you can find it in the response / callback data. |
| **return\_url** | N | String | Redirect url of success / failed as per your domain |
| **checkout\_url** | N | String | Checkout url as per your domain |

## 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

//<!-- Business public Key - sample key for use encrypt your request -->

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

$terNO=""; // 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;

//<!-- mandatory -->

$postData["acquirer\_id"]="";

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

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

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

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

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

$postData["unique\_reference"]='Y'; // skips the duplicate validation

$postData["bill\_ip"]=(isset($\_SERVER['HTTP\_X\_FORWARDED\_FOR'])&&$\_SERVER['HTTP\_X\_FORWARDED\_FOR']?$\_SERVER['HTTP\_X\_FORWARDED\_FOR']:$\_SERVER['REMOTE\_ADDR']);

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

//<!--product bill\_amt,bill\_currency and product name \* by cart total bill\_amt -->

$postData["bill\_amt"]="55.25";

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

$postData["product\_name"]="Testing Product";

//<!--billing details of .\* customer -->

$postData["fullname"]="Test Full Name";

$postData["bill\_email"]="test.53".date('is')."@test.com";

$postData["bill\_phone"]="9870654455";

$postData["reference"]="23".date('YmdHis');

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

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

$postData["checkout\_url"]="https://yourdomain.com/?action=checkout\_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,9:Test Transaction,2:Declined, 22:Expired, 23:Cancelled, 24:Failed

$order\_status = (isset($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": "55.25",

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

"bill\_currency": "INR",

"response": "",

"reference": "23120228",

"mop": "QR",

"rrn": null,

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

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

"webhook": "OK",

"info": {

"public\_key": "Njc0M18xOV8yMDIzMDQxOTA5NTI0NQ",

"terNO": "1911",

"acquirer\_id": "78",

"bankcode ": "SBIN ",

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

"bill\_amt": "55.25",

"bill\_currency": "INR",

"product\_name": "Testing Product",

"fullname": "Test Full Name",

"bill\_email": "test.530531@test.com",

"bill\_phone": "9870654455",

"reference": "23120228",

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

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

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

}

}

Response parameters

|  |  |  |
| --- | --- | --- |
| **Parameters** | **Format** | **Description** |
| **authurl** | String | Server requests 3DS authentication url from the Issuer Bank for authenticate the OTP |
| **authdata** | Array | If authdata than html\_entity\_decode for redirect bank url for authenticate the OTP |
| **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 |

If you received an authurl or authdata, then process after scan as QR code. After complete process, customer will be redirected to return\_url after 3DS transaction is processed, so merchant must make sure return\_url is passed in request.

**Success:**

{

"transID":"8416131",

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

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

"bill\_amt":"50.00",

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

"bill\_currency": "INR",

"response": "Payment successful",

"reference":"23120228"

}

# E-Wallet

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameters** | **Required** | **Format (max length)** | **Description** |
| **public\_key** | Y | String (64 char) | Available from My Business Settings |
| **terNO** | Y | Numeric (4 char) | Available from My Business Settings |
| **integration-type** | Y | String | A default (fixed) value s2s. |
| **unique\_reference** | Y | String | If value is Y for skips the duplicate validation |
| **acquirer\_id** | Y | String | Not Optional for acquirer\_id |
| **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** | N | String | A Valid IP address. Method: (isset($\_SERVER['HTTP\_X\_FORWARDED\_FOR'])&&$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’]?$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’] :  $\_SERVER[‘SERVER\_ADDR']); |
| **source\_url** | N | String | Product or Service url of source\_url as per your domain -  A default (fixed) value  isset($\_SERVER["HTTPS"])?'https://':'http://' . $\_SERVER['SERVER\_NAME'] . $\_SERVER['REQUEST\_URI'] |
| **bill\_amt** | Y | Numeric | Order Amount. A format in decimal ex. 99.99 |
| **bill\_currency** | Y | String (3 char) | Currency name of order. ex - INR |
| **product\_name** | Y | String | Name of your product or item |
| **fullname** | Y | String | Customer full name |
| **bill\_email** | Y | String | Customer valid billing email-id |
| **bill\_phone** | Y | String | Customer billing phone |
| **reference** | Y | Alphanumeric | Merchant's order ID should be unique that will be returned back in a callback. |
| **webhook\_url** | Y | String | A valid synchronous notification URL, you can find it in the response / callback data. |
| **return\_url** | N | String | Redirect url of success / failed as per your domain |
| **checkout\_url** | N | String | Checkout url as per your domain |

## 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

//<!-- Business public Key - sample key for use encrypt your request -->

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

$terNO=""; // 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;

//<!-- mandatory -->

$postData["acquirer\_id"]="";

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

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

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

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

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

$postData["unique\_reference"]='Y'; // skips the duplicate validation

$postData["bill\_ip"]=(isset($\_SERVER['HTTP\_X\_FORWARDED\_FOR'])&&$\_SERVER['HTTP\_X\_FORWARDED\_FOR']?$\_SERVER['HTTP\_X\_FORWARDED\_FOR']:$\_SERVER['REMOTE\_ADDR']);

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

//<!--product bill\_amt,bill\_currency and product name \* by cart total bill\_amt -->

$postData["bill\_amt"]="55.25";

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

$postData["product\_name"]="Testing Product";

//<!--billing details of .\* customer -->

$postData["fullname"]="Test Full Name";

$postData["bill\_email"]="test.53".date('is')."@test.com";

$postData["bill\_phone"]="9870654455";

$postData["reference"]="23".date('YmdHis');

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

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

$postData["checkout\_url"]="https://yourdomain.com/?action=checkout\_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,9:Test Transaction,2:Declined, 22:Expired, 23:Cancelled, 24:Failed

$order\_status = (isset($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": "55.25",

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

"bill\_currency": "INR",

"response": "",

"reference": "23120228",

"mop": "QR",

"rrn": null,

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

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

"webhook": "OK",

"info": {

"public\_key": "Njc0M18xOV8yMDIzMDQxOTA5NTI0NQ",

"terNO": "1911",

"acquirer\_id": "78",

"bankcode ": "PAYTM ",

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

"bill\_amt": "55.25",

"bill\_currency": "INR",

"product\_name": "Testing Product",

"fullname": "Test Full Name",

"bill\_email": "test.530531@test.com",

"bill\_phone": "9870654455",

"reference": "23120228",

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

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

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

}

}

Response parameters

|  |  |  |
| --- | --- | --- |
| **Parameters** | **Format** | **Description** |
| **authurl** | String | QR code scan |
| **authdata** | Array | Generate QR code |
| **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 |

If you received an authurl or authdata, then process after scan as QR code. After complete process, customer will be redirected to return\_url with response is processed, so merchant must make sure return\_url is passed in request.

**Success:**

{

"transID":"8416131",

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

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

"bill\_amt":"50.00",

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

"bill\_currency": "INR",

"response": "Payment successful",

"reference":"23120228"

}

# UPI Collect

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameters** | **Required** | **Format (max length)** | **Description** |
| **public\_key** | Y | String (64 char) | Available from My Business Settings |
| **terNO** | Y | Numeric (4 char) | Available from My Business Settings |
| **integration-type** | Y | String | A default (fixed) value s2s. |
| **unique\_reference** | Y | String | If value is Y for skips the duplicate validation |
| **acquirer\_id** | Y | String | Not Optional for acquirer\_id |
| **mop** | Y | String | Mode of payment - ex. COLLECT |
| **upi\_address** | Y | String | Customer UPI’ address |
| **bill\_ip** | N | String | A Valid IP address. Method: (isset($\_SERVER['HTTP\_X\_FORWARDED\_FOR'])&&$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’]?$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’] :  $\_SERVER[‘SERVER\_ADDR']); |
| **source\_url** | N | String | Product or Service url of source\_url as per your domain -  A default (fixed) value  isset($\_SERVER["HTTPS"])?'https://':'http://' . $\_SERVER['SERVER\_NAME'] . $\_SERVER['REQUEST\_URI'] |
| **bill\_amt** | Y | Numeric | Order Amount. A format in decimal ex. 99.99 |
| **bill\_currency** | Y | String (3 char) | Currency name of order. ex - INR |
| **product\_name** | Y | String | Name of your product or item |
| **fullname** | Y | String | Customer full name |
| **bill\_email** | Y | String | Customer valid billing email-id |
| **bill\_phone** | Y | String | Customer billing phone |
| **reference** | Y | Alphanumeric | Merchant's order ID should be unique that will be returned back in a callback. |
| **webhook\_url** | Y | String | A valid synchronous notification URL, you can find it in the response / callback data. |
| **return\_url** | N | String | Redirect url of success / failed as per your domain |
| **checkout\_url** | N | String | Checkout url as per your domain |

## 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

//<!-- Business public Key - sample key for use encrypt your request -->

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

$terNO=""; // 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;

//<!-- mandatory -->

$postData["acquirer\_id"]="";

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

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

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

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

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

$postData["unique\_reference"]='Y'; // skips the duplicate validation

$postData["bill\_ip"]=(isset($\_SERVER['HTTP\_X\_FORWARDED\_FOR'])&&$\_SERVER['HTTP\_X\_FORWARDED\_FOR']?$\_SERVER['HTTP\_X\_FORWARDED\_FOR']:$\_SERVER['REMOTE\_ADDR']);

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

//<!--product bill\_amt,bill\_currency and product name \* by cart total bill\_amt -->

$postData["bill\_amt"]="55.25";

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

$postData["product\_name"]="Testing Product";

//<!--billing details of .\* customer -->

$postData["fullname"]="Test Full Name";

$postData["bill\_email"]="test.53".date('is')."@test.com";

$postData["bill\_phone"]="9870654455";

$postData["reference"]="23".date('YmdHis');

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

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

$postData["checkout\_url"]="https://yourdomain.com/?action=checkout\_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,9:Test Transaction,2:Declined, 22:Expired, 23:Cancelled, 24:Failed

$order\_status = (isset($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": "55.25",

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

"bill\_currency": "INR",

"response": "",

"reference": "23120228",

"mop": "QR",

"rrn": null,

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

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

"webhook": "OK",

"info": {

"public\_key": "Njc0M18xOV8yMDIzMDQxOTA5NTI0NQ",

"terNO": "1911",

"acquirer\_id": "78",

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

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

"bill\_amt": "55.25",

"bill\_currency": "INR",

"product\_name": "Testing Product",

"fullname": "Test Full Name",

"bill\_email": "test.530531@test.com",

"bill\_phone": "9870654455",

"reference": "23120228",

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

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

"checkout\_url": "{https://yourdomain.com}?action=checkout\_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 | Date of transaction |
| **bill\_currency** | String | Transaction currency |
| **Response** | String | Response of the transaction, success or failed response |
| **reference** | Alphanumeric | Your reference number |

If you received a s2s response than auto transaction showing the your app as per upi address . After complete process, customer will be redirected to return\_url with response is processed, so merchant must make sure return\_url is passed in request.

**Success:**

{

"transID":"8416131",

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

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

"bill\_amt":"50.00",

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

"bill\_currency": "INR",

"response": "Payment successful",

"reference":"23120228"

}

# UPI QR code

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameters** | **Required** | **Format (max length)** | **Description** |
| **public\_key** | Y | String (64 char) | Available from My Business Settings |
| **terNO** | Y | Numeric (4 char) | Available from My Business Settings |
| **integration-type** | Y | String | A default (fixed) value s2s. |
| **unique\_reference** | Y | String | If value is Y for skips the duplicate validation |
| **acquirer\_id** | Y | String | Not Optional for acquirer\_id |
| **mop** | Y | String | Mode of payment - ex. QR |
| **bill\_ip** | N | String | A Valid IP address. Method: (isset($\_SERVER['HTTP\_X\_FORWARDED\_FOR'])&&$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’]?$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’] :  $\_SERVER[‘SERVER\_ADDR']); |
| **source\_url** | N | String | Product or Service url of source\_url as per your domain -  A default (fixed) value  isset($\_SERVER["HTTPS"])?'https://':'http://' . $\_SERVER['SERVER\_NAME'] . $\_SERVER['REQUEST\_URI'] |
| **bill\_amt** | Y | Numeric | Order Amount. A format in decimal ex. 99.99 |
| **bill\_currency** | Y | String (3 char) | Currency name of order. ex - INR |
| **product\_name** | Y | String | Name of your product or item |
| **fullname** | Y | String | Customer full name |
| **bill\_email** | Y | String | Customer valid billing email-id |
| **bill\_phone** | Y | String | Customer billing phone |
| **reference** | Y | Alphanumeric | Merchant's order ID should be unique that will be returned back in a callback. |
| **webhook\_url** | Y | String | A valid synchronous notification URL, you can find it in the response / callback data. |
| **return\_url** | N | String | Redirect url of success / failed as per your domain |
| **checkout\_url** | N | String | Checkout url as per your domain |

## 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

//<!-- Business public Key - sample key for use encrypt your request -->

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

$terNO=""; // 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;

//<!-- mandatory -->

$postData["acquirer\_id"]="";

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

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

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

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

$postData["unique\_reference"]='Y'; // skips the duplicate validation

$postData["bill\_ip"]=(isset($\_SERVER['HTTP\_X\_FORWARDED\_FOR'])&&$\_SERVER['HTTP\_X\_FORWARDED\_FOR']?$\_SERVER['HTTP\_X\_FORWARDED\_FOR']:$\_SERVER['REMOTE\_ADDR']);

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

//<!--product bill\_amt,bill\_currency and product name \* by cart total bill\_amt -->

$postData["bill\_amt"]="55.25";

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

$postData["product\_name"]="Testing Product";

//<!--billing details of .\* customer -->

$postData["fullname"]="Test Full Name";

$postData["bill\_email"]="test.53".date('is')."@test.com";

$postData["bill\_phone"]="9870654455";

$postData["reference"]="23".date('YmdHis');

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

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

$postData["checkout\_url"]="https://yourdomain.com/?action=checkout\_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,9:Test Transaction,2:Declined, 22:Expired, 23:Cancelled, 24:Failed

$order\_status = (isset($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;

}

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": "55.25",

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

"bill\_currency": "INR",

"response": "",

"reference": "23120228",

"mop": "QR",

"rrn": null,

"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=gw.GW@timecosmos&pn=GW&mc=6012&tr=GW8416131&tn=GW SERVICES PRIVATE LIMITED - 8416131&mid=GW001&msid=GW001-GW&mtid=GW001-001",

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

"paytitle": "GW SERVICES PRIVATE LIMITEDt",

"currname": "INR",

"payamt": "55.25",

"appName": "UPI / APP / Wallet",

"bill\_currency": "INR",

"bill\_amt": "55.25",

"product\_name": "Testing Product",

"os": "web",

"mop": "qrcode"

},

"webhook": "OK",

"info": {

"public\_key": "Njc0M18xOV8yMDIzMDQxOTA5NTI0NQ",

"terNO": "1911",

"acquirer\_id": "78",

"mop ": "QR ",

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

"bill\_amt": "55.25",

"bill\_currency": "INR",

"product\_name": "Testing Product",

"fullname": "Test Full Name",

"bill\_email": "test.530531@test.com",

"bill\_phone": "9870654455",

"reference": "23120228",

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

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

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

}

}

Response parameters

|  |  |  |
| --- | --- | --- |
| **Parameters** | **Format** | **Description** |
| **authurl** | String | QR code scan |
| **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, success or failed response |
| **reference** | Alphanumeric | Your reference number |

If you received an authurl or authdata, then process after scan as QR code. After complete process, customer will be redirected to return\_url with response is processed, so merchant must make sure return\_url is passed in request.

**Success:**

{

"transID":"8416131",

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

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

"bill\_amt":"50.00",

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

"bill\_currency": "INR",

"response": "Payment successful",

"reference":"23120228"

}

# UPI Intent

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameters** | **Required** | **Format (max length)** | **Description** |
| **public\_key** | Y | String (64 char) | Available from My Business Settings |
| **terNO** | Y | Numeric (4 char) | Available from My Business Settings |
| **integration-type** | Y | String | A default (fixed) value s2s. |
| **unique\_reference** | Y | String | If value is Y for skips the duplicate validation |
| **acquirer\_id** | Y | String | Not Optional for acquirer\_id |
| **mop** | Y | String | Mode of payment - ex. UPI INTENT |
| **wallet\_code\_app** | Y | String | [Click here](#_Bank_Code_for_1) to check all supported E-wallet bank’ code. |
| **bill\_ip** | N | String | A Valid IP address. Method: (isset($\_SERVER['HTTP\_X\_FORWARDED\_FOR'])&&$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’]?$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’] :  $\_SERVER[‘SERVER\_ADDR']); |
| **source\_url** | N | String | Product or Service url of source\_url as per your domain -  A default (fixed) value  isset($\_SERVER["HTTPS"])?'https://':'http://' . $\_SERVER['SERVER\_NAME'] . $\_SERVER['REQUEST\_URI'] |
| **bill\_amt** | Y | Numeric | Order Amount. A format in decimal ex. 99.99 |
| **bill\_currency** | Y | String (3 char) | Currency name of order. ex - INR |
| **product\_name** | Y | String | Name of your product or item |
| **fullname** | Y | String | Customer full name |
| **bill\_email** | Y | String | Customer valid billing email-id |
| **bill\_phone** | Y | String | Customer billing phone |
| **reference** | Y | Alphanumeric | Merchant's order ID should be unique that will be returned back in a callback. |
| **webhook\_url** | Y | String | A valid synchronous notification URL, you can find it in the response / callback data. |
| **return\_url** | N | String | Redirect url of success / failed as per your domain |
| **checkout\_url** | N | String | Checkout url as per your domain |

## 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

//<!-- Business public Key - sample key for use encrypt your request -->

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

$terNO=""; // 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;

//<!-- mandatory -->

$postData["acquirer\_id"]="";

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

$postData["mop"] = "UPI INTENT ";

$postData["wallet\_code\_app"] = strtolower ("PAYTM");

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

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

$postData["unique\_reference"]='Y'; // skips the duplicate validation

$postData["bill\_ip"]=(isset($\_SERVER['HTTP\_X\_FORWARDED\_FOR'])&&$\_SERVER['HTTP\_X\_FORWARDED\_FOR']?$\_SERVER['HTTP\_X\_FORWARDED\_FOR']:$\_SERVER['REMOTE\_ADDR']);

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

//<!--product bill\_amt,bill\_currency and product name \* by cart total bill\_amt -->

$postData["bill\_amt"]="55.25";

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

$postData["product\_name"]="Testing Product";

//<!--billing details of .\* customer -->

$postData["fullname"]="Test Full Name";

$postData["bill\_email"]="test.53".date('is')."@test.com";

$postData["bill\_phone"]="9870654455";

$postData["reference"]="23".date('YmdHis');

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

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

$postData["checkout\_url"]="https://yourdomain.com/?action=checkout\_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,9:Test Transaction,2:Declined, 22:Expired, 23:Cancelled, 24:Failed

$order\_status = (isset($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": "55.25",

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

"bill\_currency": "INR",

"response": "",

"reference": "23120228",

"mop": "QR",

"rrn": null,

"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=gw.GW@timecosmos&pn=GW&mc=6012&tr=GW8416131&tn=GW SERVICES PRIVATE LIMITED - 8416131&mid=GW001&msid=GW001-GW&mtid=GW001-001",

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

"paytitle": "GW SERVICES PRIVATE LIMITEDt",

"currname": "INR",

"payamt": "55.25",

"appName": "UPI / APP / Wallet",

"bill\_currency": "INR",

"bill\_amt": "55.25",

"product\_name": "Testing Product",

"os": "web",

"mop": "qrcode"

},

"webhook": "OK",

"info": {

"public\_key": "Njc0M18xOV8yMDIzMDQxOTA5NTI0NQ",

"terNO": "1911",

"acquirer\_id": "78",

"mop ": "QR ",

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

"bill\_amt": "55.25",

"bill\_currency": "INR",

"product\_name": "Testing Product",

"fullname": "Test Full Name",

"bill\_email": "test.530531@test.com",

"bill\_phone": "9870654455",

"reference": "23120228",

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

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

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

}

}

Response parameters

|  |  |  |
| --- | --- | --- |
| **Parameters** | **Format** | **Description** |
| **authurl** | String | QR code scan |
| **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, success or failed response |
| **reference** | Alphanumeric | Your reference number |

If you received an authurl or authdata, then process after auto open App in mobile. After complete process, customer will be redirected to return\_url with response is processed, so merchant must make sure return\_url is passed in request.

**Success:**

{

"transID":"8416131",

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

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

"bill\_amt":"50.00",

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

"bill\_currency": "INR",

"response": "Payment successful",

"reference":"23120228"

}

# 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) | Available from My Business Settings |
| **transID** | Y | Numeric | An integer and you will use it to login to the merchant dashboard. You will find it at the "Transactions List" page. You may find merchant login by following View All Transaction → Transaction Id. |
| **bill\_amt** | Y | Numeric | This is Order Amount is to be in decimal. ex. - xx.x |

## Sample code for request (in php):

<?php

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

$gateway\_url = "{GatewayURL}/refund.do?public\_key=MjdfMTEyMl8yMDE4MDcyNTE0NDc1OA&transID=1951061135&bill\_amt=10.00";

$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":"50.00",

"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) | Available from My Business Settings |
| **transID** | Y | Numeric | An integer and you will use it to login to the merchant dashboard. You will find it at the "Transactions List" page. You may find merchant login by following View All Transaction → Transaction Id. |

## Sample code for request (in php):

<?php

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

$gateway\_url ="{GatewayURL}/fetch\_trnsStatus.do?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 requests 3DS 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 | 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":"50.00",

"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'.

However, it is optional because it has to be added dynamically during the payment processing. You will receive the Notify parameters via HTTP POST method. The value of all parameters must be treated as strings.

|  |  |  |
| --- | --- | --- |
| **Parameters** | **Format** | **Description** |
| **authurl** | String | Server requests 3DS 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 | Date of transaction |
| **bill\_currency** | String | Transaction currency |
| **Response** | String | Response of the transaction, success or failed response |
| **reference** | Alphanumeric | Your reference number |

If you received an authurl or authdata, then process after scan as QR code. After complete process, customer will be redirected to return\_url after 3DS transaction is processed, so merchant must make sure return\_url is passed in request.

**Success:**

{

"transID":"8416131",

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

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

"bill\_amt":"50.00",

"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** |
| **private\_key** | N | String (64 char) | Available from My Business Settings, the secret key use only for encryption. So **private\_key** not used in parameters |
| **public\_key** | Y | String (64 char) | Available from My Business Settings |
| **terNO** | Y | Numeric (4 char) | Available from My Business Settings |
| **integration-type** | Y | String | A default (fixed) value s2s. |
| **unique\_reference** | Y | String | If value is Y for skips the duplicate validation |
| **acquirer\_id** | N | String | Optional for acquirer\_id |
| **mop** | Y | String | Mode of payment - ex. UPIQR,UPICOLLECT, UPIIntent,CC,DC,NB,WALLET |
| **upi\_address** | Y | String | A valid upi address |
| **bill\_ip** | N | String | A Valid IP address. Method: (isset($\_SERVER['HTTP\_X\_FORWARDED\_FOR'])&&$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’]?$\_SERVER[‘HTTP\_X\_FORWARDED\_FOR’] :  $\_SERVER[‘SERVER\_ADDR']); |
| **source\_url** | N | String | Product or Service url of source\_url as per your domain -  A default (fixed) value  isset($\_SERVER["HTTPS"])?'https://':'http://' . $\_SERVER['SERVER\_NAME'] . $\_SERVER['REQUEST\_URI'] |
| **bill\_amt** | Y | Numeric | Order Amount. A format in decimal ex. 99.99 |
| **bill\_currency** | Y | String (3 char) | Currency name of order. ex - INR |
| **product\_name** | Y | String | Name of your product or item |
| **fullname** | Y | String | Customer full name |
| **bill\_email** | Y | String | Customer valid billing email-id |
| **bill\_phone** | Y | String | Customer billing phone |
| **reference** | Y | Alphanumeric | Merchant's order ID should be unique that will be returned back in a callback. |
| **webhook\_url** | Y | String | A valid synchronous notification URL, you can find it in the response / callback data. |
| **return\_url** | N | String | Redirect url of success / failed as per your domain |
| **checkout\_url** | N | String | Checkout url as per your domain |

## 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

//error\_reporting(0);

//<!--Replace of 3 very important parameters \* your Business Private Key, Business Public Key and TerNO -->

//<!-- Business Private Key - sample key for use encrypt your request -->

$private\_key\_code="Njc0M18yMDIzMDQxODE0OAIwMT";

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

$terNO=""; // 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;

//<!-- mandatory -->

$postData["acquirer\_id"]="";

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

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

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

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

$postData["unique\_reference"]='Y'; // skips the duplicate validation

$postData["bill\_ip"]=(isset($\_SERVER['HTTP\_X\_FORWARDED\_FOR'])&&$\_SERVER['HTTP\_X\_FORWARDED\_FOR']?$\_SERVER['HTTP\_X\_FORWARDED\_FOR']:$\_SERVER['REMOTE\_ADDR']);

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

//<!--product bill\_amt,bill\_currency and product name \* by cart total bill\_amt -->

$postData["bill\_amt"]="55.25";

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

$postData["product\_name"]="Testing Product";

//<!--billing details of .\* customer -->

$postData["fullname"]="Test Full Name";

$postData["bill\_email"]="test.53".date('is')."@test.com";

$postData["bill\_phone"]="9870654455";

$postData["reference"]="23".date('YmdHis');

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

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

$postData["checkout\_url"]="https://yourdomain.com/?action=checkout\_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,9:Test Transaction,2:Declined, 22:Expired, 23:Cancelled, 24:Failed

$order\_status = (isset($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": "55.25",

"descriptor": "",

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

"bill\_currency": "INR",

"response": "",

"reference": "23120228",

"mop": "QR",

"rrn": null,

"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=gw.GW@timecosmos&pn=GW&mc=6012&tr=GW8416131&tn=GW SERVICES PRIVATE LIMITED - 8416131&mid=GW001&msid=GW001-GW&mtid=GW001-001",

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

"paytitle": "GW SERVICES PRIVATE LIMITEDt",

"currname": "INR",

"payamt": "55.25",

"appName": "UPI / APP / Wallet",

"bill\_currency": "INR",

"bill\_amt": "55.25",

"product\_name": "Testing Product",

"os": "web",

"mop": "qrcode"

},

"webhook": "OK",

"info": {

"public\_key": "Njc0M18xOV8yMDIzMDQxOTA5NTI0NQ",

"terNO": "1911",

"acquirer\_id": "781",

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

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

"bill\_amt": "55.25",

"bill\_currency": "INR",

"product\_name": "Testing Product",

"fullname": "Test Full Name",

"bill\_email": "test.530531@test.com",

"bill\_phone": "9870654455",

"reference": "23120228",

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

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

"checkout\_url": "{https://yourdomain.com}?action=checkout\_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 | Date of transaction |
| **bill\_currency** | String | Transaction currency |
| **Response** | String | Response of the transaction, success or failed response |
| **reference** | Alphanumeric | Your reference number |

If you received an authurl or authdata, then process after scan as QR code. After complete process, customer will be redirected to return\_url with response is processed, so merchant must make sure return\_url is passed in request.

**Success:**

{

"transID":"8416131",

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

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

"bill\_amt":"50.00",

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

"bill\_currency": "INR",

"response": "Payment successful",

"reference":"23120228"

}

# 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 |
| **Australian BankCard** | 5610591081018250 | 12/30 | 123 |
| **Dankort (PBS)** | 5019717010103742 | 12/30 | 123 |
| **Maestro** | 6759649826438453 | 12/30 | 123 |
| **Carte Bleue** | 5555555555554444 | 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 | Currency |
| 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 cannot be empty.

82 - Email address cannot be empty & should be valid.

87 - Billing zip address cannot be empty.

88 - Billing phone number cannot be empty.

95 - Not Business URL Available

101 - Wrong Public Key

102 - Inactive TerNO

1021 - Inactive Merchant. Contact to Support Team!!

1022 - Deleted terNO

1023 - Rejected terNO

1024 - Under review terNO

1025 - Awaiting Terminal terNO

1026 - Terminated terNO

103 - Acquirer missing - terminal not assigned

104 - Your account have not been approved yet

105 - Account Currency missing under Merchant User Profile

106 - Contact to Support Team

150 - Card Name missing from Bank Gateway

151 - Card number cannot be empty

152 - Wrong card number

153 - No Payment Channel Available to process this card.

154 - Card CCVV number cannot be empty.

155 - Expiry date month of card cannot be empty.

156 - Expiry date year of card cannot be empty.

157 - Settlement Period missing in Acquirer. Contact to support.

666 - Reference is Id Order should be unique

1040 - Required parameters are missing

1041 - Required parameters are missing

1042 - Invalid Billing IP address!!!

1051 - Passing currency not supported.

1044 - Requested Acquirer Id has been terminated!!!