

INDIAN SPECIFIC

Grow your business with Unlimit's payment infrastructure

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UNLIMIT IN PRIVATE LIMITED

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1. Introduction

We encourage you to refer to the main document as the single source of truth shared below, as it contains all the essential information. Merchants are required to fully adhere to the guidelines outlined in this primary document. This specific section has been created to highlight the details relevant to India, offering a quick reference for the most common queries raised by clients. It is designed to make it easier to search for Indian-specific information within the global document.

Integration Guides: <https://integration.unlimit.com/doc-guides/mylvyrw7nxiom-homepage>

2. Supported Payment Gateway Flow

1. Payment Page / Redirection / Non-Seamless flow

The user is redirected to a dedicated payment page or an unlimited page to securely complete the transaction. This flow ensures a seamless experience while managing sensitive payment details.

2. Gateway Mode / Seamless flow

In this mode, the control of the payment process lies entirely with the client. However, to ensure the security of the transaction, the client must be **PCI-DSS certified** to comply with industry security standards.

3. True Gateway Mode/ Extended APM Response

This mode facilitates a direct communication between the server and the payment gateway, enabling a more secure and efficient transaction process.

Please refer to the link for the detailed flow: [Payment Integration Types](#)

3. Step-by-Step Guide to Payment Gateway Integration

3.1 Sandbox Account Activation

- ☐ **Account Manager:** Assists with Sandbox account creation.
- ☐ **Activation Email:** Client receives an activation email with login credentials.
- ☐ **MA Dashboard:** Access wallet credentials and configure Return URLs & Callbacks in Settings.

3.2 Testing in the Sandbox Environment

- ☐ **Complete Flow Testing:** Test the entire payment process in the Sandbox environment.
- ☐ **End-to-End Validation:** Client's tech team ensures all use cases are covered (success, failures, pending, Status checks, Callbacks/Webhooks, refunds, etc.).

3.3 Post-Sandbox Testing

- ☐ **Pre-Prod Testing:** Conduct tests and validate the complete flow in the production environment before going live with customers.
- ☐ **Production Activation:** Request the Production Activation link from the Account Manager. It will be sent to the registered email, similar to how the Sandbox activation link was received.

3.4 Production Flow Activation

- **Final Testing:** Conduct final checks in the production environment by replacing the endpoints and wallet credentials. Ensure validation from your development team and confirm that they are following the documentation.
- **Go Live:** Once you are satisfied with the flow in the production environment, open the portal for customer transactions.

4. Mandatory Security Best Practices

4.1 Use SSL/TLS Encryption

Secure data transmission between the client, merchant, and payment gateway using SSL/TLS encryption to prevent unauthorized access and eavesdropping.

4.2 PCI-DSS Compliance

PCI-DSS compliance is mandatory for gateway modes that process card transactions, ensuring the secure storage and processing of payment data to protect against data breaches.

4.3 Callback and Signature Verification

Implement callback mechanisms and signature verifications to maintain data integrity and prevent tampering during transaction processing. Please find the link below to implement the same.

Callback can be configured from the Merchant Account Dashboard under Wallet settings.

Important: Please make sure to whitelist the following IP addresses to ensure smooth integration:

Sandbox Environment: 3.108.172.198

Production Environment: 65.0.189.225

For more details, please refer to the [Callback API Reference](#)

4.4 API Security

Ensure production wallet credentials are kept secure. We use OAuth 2.0 for API access and the authentication token must be included in all client API requests. For more details, refer to the Authentication API Reference.

For more details, please refer to the [Authentication API Reference](#)

4.5 Fraud Detection and Monitoring

Regularly monitor transactions for suspicious patterns, such as repeated failed attempts, large transactions or the use of the same email and phone number, to effectively detect and prevent fraud. Set Alerts for the same.

5. Supported Currencies for Payment Processing & Settlement

Currently, we support **INR** (Indian Rupee) for both payment processing and settlement. However, we are actively working on expanding our currency offerings and will be adding additional currencies in the near future.

6. Supported Payment Methods

At present, we do support below payment methods and same you can check by visiting the provided link: [Payment Methods-India](#)

- Cards
- Net Banking
- UPI (QR, INTENT & COLLECT)

7. API Section

7.1 Endpoints for India

Sandbox:	https://sandbox.in.unlimit.com/api/
Production:	https://psp.in.unlimit.com/api/

7.2 Postman Collection

Here you can find link to our Postman collection [Indian APM](#)

7.3 Set of Available APIs

S.NO	API	API Links
1	Authentication API	Auth Token
2	Create Payment API (Select the respective mode from Request/ response to get the relevant parameters)	Create payment Additional Mandatory Parameters (Phone & Email ID)
3	Get API / Inquiry / Status Check API	Get Payments Information Get Payment Information
4	Implement Webhooks/ Callbacks Signature verification	Callbacks

5	Settlement API	Settlement Guide Settlement API References
6	Refund API	Refund API References
7	Fetching Netbanking Bank codes (Get Request)	Prod: https://psp.in.unlimit.com/api/banks/netbankinginr/inr Sandbox: https://sandbox.in.unlimit.com/api/banks/netbankinginr/inr Netbanking Bank codes
8	Bin Fetch Api	Get Card Information
9	Payment Link / Invoice	Payment link Guide API Reference

7.4 Testing Data & Banking codes

Here you can find the testing data:

- **Cards Data:** [Testing Data](#)
- **VPAUPI:** user123@bank
- **Netbanking:** INB1111

Here is the list of LIVE **Netbanking codes:** [\[Netbanking Bank codes\]](#)

8. Transaction Life Cycle Statuses & Decline Codes

For detailed information about the transaction life cycle statuses and decline codes, please visit the following links:

- [Transaction Life cycle & statuses](#)
- [Decline codes](#)

9. Troubleshooting Common Integration Issues

Guidelines for resolving integration problems and errors during the payment gateway setup.

9.1 Merchant Account Dashboard Login Issue

- Click the link in the email from Unlimit to create your password.
- Use your email and new password to log in.
- Set up two-factor authentication (2FA) using a QR code.
- Complete 2FA setup with Google Authenticator, DUO or any another app.
- Once 2FA is set up, access your merchant account dashboard.

9.2 Account Reactivation & OTP Reset

Please send an email to support@in.unlimit.com with the following details:

- Your Username/Registered Email ID for Merchant Account Dashboard
- Specify the environment (Production/Sandbox)

9.3 Retrieving Wallet Credential:

To obtain API credentials, please follow the steps below:

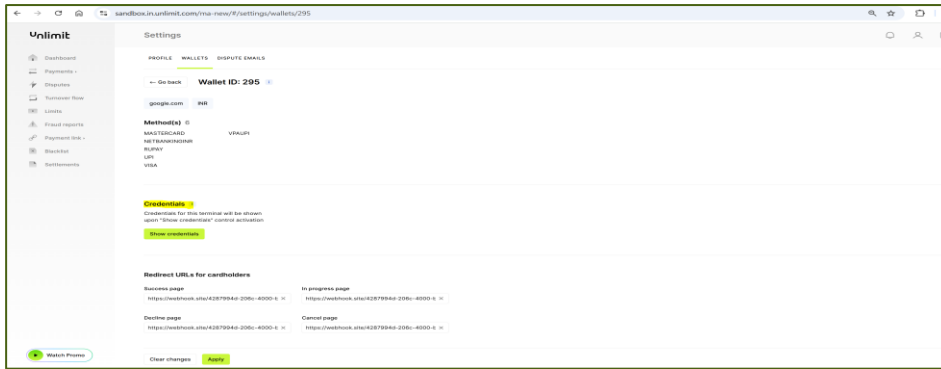
1. Log in to the Merchant Account Dashboard.
2. Go to the Settings menu (under the user icon).
3. Navigate to the WALLETS section, click on the wallet ID, and scroll down the page to view the credentials using the **one-time code** generated by your mobile device to view credentials for this terminal.

Same steps can be checked with the UI screenshot shared below



The screenshot shows the Unlimit Settings page, specifically the 'WALLETS' section. The page has tabs for PROFILE, WALLETS, and DISPUTE EMAILS. Below the tabs, there is a table titled 'Wallets and settings' with columns: Wallet ID, Terminal code, Site, CUR, and Payment method(s). There are three rows of wallet data.

Wallet ID	Terminal code	Site	CUR	Payment method(s)
255	255	google.com	INR	MASTERCARD, NETBANKING, RUPEY, UPI, VISA, VISAUP
409	409	google.com	INR	MASTERCARD, NETBANKING, RUPEY, UPI, VISA, VISAUP
411	411	google.com	INR	MASTERCARD, NETBANKING, RUPEY, UPI, VISA, VISAUP



Credentials

Please, copy these credentials and save it on your side

Terminal password: *****

Callback secret: *****

Yes, I saved all credentials

9.4 Payment Links

Yes, we support Payment Links for invoices and billings. For more details on Payment Links, please check this link: [Payment link Guide & API Reference](#)

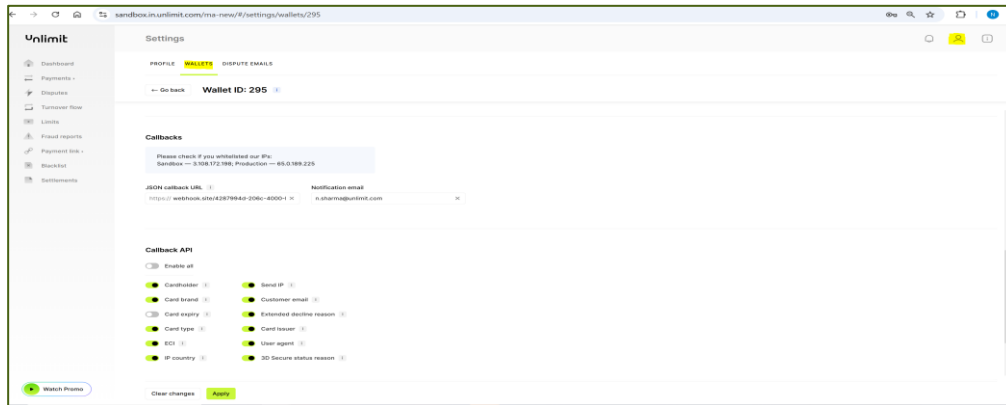
9.5 Return URL Configuration:

Return URLs can be configured from the Merchant Account Dashboard and same can be passed in the create Payment Request.

The priority of return URLs from the API is higher than from the dashboard.

9.6 Callbacks/ Webhooks

Callback can be configured from the Merchant Account Dashboard under Settings and no whitelisting is required from the Unlimit end. For more details, **refer to section 4.3**, 'Callback and Signature Verification' on **page 3**



9.7 Onboarding Issue

Please send an email to onboarding.in@unlimit.com with the error screenshot and a complete end-to-end video.

9.8 Settlement Issue

Please reach out to financeops.in@unlimit.com with your Wallet, Transaction Receipt and Unlimit Order ID.

9.9 Chargeback/ Risk concerns

Please reach out to Mohammad Haris at m.rahman@unlimit.com regarding Chargeback/Risk concerns.

References and Resources

For technical, integration or production support, please contact: support@in.unlimit.com

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