



# **Payment Platform MontyPay**

**Integration API (Credit2Virtual)**

**version 1.1**

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## 1 Introduction

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This document describes integration procedures and CREDIT2VIRTUAL protocol usage for e-commerce merchants.

CREDIT2VIRTUAL protocol implements money transfers transactions to customer's account with using specific API interaction.

## 2 Integration Process

### 2.1 Client Registration

Before you get an account to access Payment Platform, you must provide the following data to the Payment Platform administrator.

| Data           | Description   |
|----------------|---|
| IP List        | List of your IP addresses, from which requests to Payment Platform will be sent.                            |
| Callback URL   | URL which will be receiving the notifications of the processing results of your request to Payment Platform |
| Contact e-mail | Client's contact email  |

With all Payment Platform POST requests at Callback URL the Client must return the string "OK" if he/she successfully received data or return "ERROR".

You should get the following information from administrator to begin working with the Payment Platform.

| Parameter   | Description  |
|-------------|--|
| CLIENT_KEY  | Unique key to identify the account in Payment Platform (used as request parameter)<br>In the administration platform this parameter corresponds to the "Public key" field              |
| CLIENT_PASS | Password for Client authentication in Payment Platform (used for calculating hash parameter)<br>In the administration platform this parameter corresponds to the "Public secret" field |
| PAYMENT_URL | URL to request the Payment Platform  |

### 2.2 Payment Platform Interaction

For the transaction you must send the **server to server HTTPS POST** request to the Payment Platform URL (PAYMENT\_URL). In response Payment Platform will return the JSON (<http://json.org/>) encoded string.

### 2.3 List of possible actions in Payment Platform

When you make request to Payment Platform, you need to specify action that needs to be done. Possible actions are:

| Action           | Description                                    |
|------------------|--|
| CREDIT2VIRTUAL   | Creates CREDIT2VIRTUAL transaction             |
| GET_TRANS_STATUS | Gets status of transaction in Payment Platform |

### 2.4 List of possible transaction results and statuses

Result – value that system returns on request. Possible results are:

| Result  | Description   |
|---------|---|
| SUCCESS | Action was successfully completed in Payment Platform |

| <b>Result</b> | <b>Description</b>   |
|---------------|--|
| DECLINED      | Result of unsuccessful action in Payment Platform            |
| ERROR         | Request has errors and was not validated by Payment Platform |

Status – actual status of transaction in Payment Platform. Possible statuses are:

| <b>Status</b> | <b>Description</b>                              |
|---------------|---|
| SETTLED       | Successful transaction                          |
| DECLINED      | Not successful transaction                      |
| PREPARE       | Transaction is accepted and awaiting processing |

## 3 Transactions requests

### 3.1 CREDIT2VIRTUAL request

CREDIT2VIRTUAL request is used to create CREDIT2VIRTUAL transaction in Payment Platform.

This operation transfers money from merchants account to customer account.

If you want to send a payout for the specific sub-account (channel), you need to use *channel\_id* that specified in your Payment Platform account settings.

This request is sent by POST in the background (eg, through PHP CURL).

#### 3.1.1 Request Parameters

| Parameter         | Description   | Values  | Required |
|-------------------|---|---|----------|
| action            | CREDIT2VIRTUAL  | CREDIT2VIRTUAL  | +        |
| client_key        | Unique client key (CLIENT_KEY)                                    |   | +        |
| channel_id        | Payment channel (Sub-account)                                     | String up to 16 characters                                | -        |
| brand             | Brand through which the transaction is performed                  | String up to 36 characters<br>(Appendix B)                | +        |
| order_id          | Order ID in the Clients system                                    | String up to 255 characters                               | +        |
| order_amount      | The amount of the transaction                                     | Numbers in the form<br>XXXX.XX (without<br>leading zeros) | +        |
| order_currency    | Currency  | 3-letter code   | +        |
| order_description | Description of the transaction (product name)                     | String up to 1024<br>characters                           | +        |
| parameters        | Array of the parameters for specific brand                        | (Appendix B)  | +        |
| hash              | Special signature to validate your request to<br>Payment Platform | * (Appendix A)  | +        |

#### 3.1.2 Response Parameters

You will get JSON encoded string with transaction result.

#### SUCCESSFUL RESPONSE

| Parameter  | Description                              |
|------------|--|
| action     | CREDIT2VIRTUAL                           |
| result     | SUCCESS                                  |
| status     | SETTLED                                  |
| order_id   | Order ID in the Client's system          |
| trans_id   | Transaction ID in the Payment Platform   |
| trans_date | Transaction date in the Payment Platform |

#### UNSUCCESSFUL RESPONSE

| Parameter | Description |
|-----------|-------------|
|           |             |

| Parameter      | Description                                 |
|----------------|---|
| action         | CREDIT2VIRTUAL                              |
| result         | DECLINED                                    |
| status         | DECLINED                                    |
| order_id       | Order ID in the Client's system             |
| trans_id       | Transaction ID in the Payment Platform      |
| trans_date     | Transaction date in the Payment Platform    |
| decline_reason | The reason why the transaction was declined |

### 3.1.3 Callback parameters

#### SUCCESSFUL RESPONSE

| Parameter  | Description   |
|------------|---|
| action     | CREDIT2VIRTUAL  |
| result     | SUCCESS   |
| status     | SETTLED   |
| order_id   | Order ID in the Client's system                           |
| trans_id   | Transaction ID in the Payment Platform                    |
| trans_date | Transaction date in the Payment Platform                  |
| hash       | Special signature to validate callback.<br>**(Appendix A) |

#### UNSUCCESSFUL RESPONSE

| Parameter      | Description   |
|----------------|---|
| action         | CREDIT2VIRTUAL  |
| result         | DECLINED  |
| order_id       | Order ID in the Client's system                           |
| trans_id       | Transaction ID in the Payment Platform                    |
| trans_date     | Transaction ID in the Payment Platform                    |
| decline_reason | Description of the cancellation of the transaction        |
| hash           | Special signature to validate callback.<br>**(Appendix A) |

## 3.2 GET\_TRANS\_STATUS request

Gets order status from Payment Platform. This request is sent by POST in the background (eg, through PHP CURL).

### 3.2.1 Request parameters

| Parameter | Description      | Values           | Required |
|-----------|------------------|------------------|----------|
| action    | GET_TRANS_STATUS | GET_TRANS_STATUS | +        |

| Parameter  | Description  | Values                      | Required |
|------------|--|-----------------------------|----------|
| client_key | Unique client key (CLIENT_KEY)                                 |                             | +        |
| trans_id   | Transaction ID in the Payment Platform                         | String up to 255 characters | +        |
| hash       | Special signature to validate your request to Payment Platform | *** (Appendix A)            | +        |

### 3.2.2 Response parameters

| Parameter      | Description  |
|----------------|--|
| action         | GET_TRANS_STATUS   |
| result         | SUCCESS  |
| status         | DECLINED/SETTLED   |
| order_id       | Order ID in the Client's system  |
| trans_id       | Transaction ID in the Payment Platform   |
| decline_reason | Reason of transaction decline.<br>It shows for the transactions with the "DECLINED" status |

## 4 Errors

In case error you get synchronous response from Payment Platform:

| Parameter     | Description   |
|---------------|---------------|
| result        | ERROR         |
| error_message | Error message |

## Appendix A

Hash is signature rule used either to validate your requests to payment platform or to validate callback from payment platform to your system.

It must be md5 encoded string calculated by rules below:

\* hash is calculated by the formula:

```
$hash = md5(strtoupper(strrev($order_id . $order_amount . $order_currency)) .  
$CLIENT_PASS);
```

\*\* hash is calculated by the formula:

```
$hash = md5(strtoupper(strrev($trans_id . $order_id . $status)) .  
$CLIENT_PASS);
```

\*\*\* hash is calculated by the formula:

```
$hash = md5(strtoupper(strrev($trans_id)) . $CLIENT_PASS);
```

## Appendix B

You have to add to your CREDIT2VIRTUAL request specific list of parameters which is determined by the value for the “brand” parameter.

You should get additional information from account manager.

### **Paygate10 Netbanking/UPI**

If you set the value “netbanking-upi” for the “brand” parameter you have to specify in your request the next parameters as well:

| Parameter      | Description                               | Values                      | Required |
|----------------|---|-----------------------------|----------|
| country_code   | Customer's country. Must be 2-letter code | String 2 characters         | +        |
| user_name      | Merchant's customer "user name"           | String up to 100 characters | +        |
| account_name   | Beneficiary Bank Account Name             | String up to 100 characters | +        |
| account_number | Beneficiary Bank Account Number           | String up to 20 characters  | +        |
| bank_name      | Bank name                                 | String up to 100 characters | +        |
| bank_ifsc      | Bank IFSC code                            | String up to 20 characters  | +        |
| bank_branch    | Bank branch name                          | String up to 100 characters | +        |
| bank_address   | Bank address                              | String up to 250 characters | +        |

### **Sample curl request**

```
curl -d "action=CREDIT2VIRTUAL&client_key=c2b8fb04-110f-11ea-bcd3-0242c0a85004&brand=netbanking-upi&order_id=ORDER12345&order_amount=1.99&order_currency=USD&order_description=Product&parameters[country_code]=IN&parameters[user_name]=test&parameters[account_name]=test&parameters[account_number]=1234567890&parameters[bank_name]=apnaBank&parameters[bank_ifsc]=ASBL00000007&parameters[bank_branch]=Mumbai&parameters[bank_address]=Sakinaka]&hash="a1a6de416405ada72bb47a49176471dc"  
https://test.apiurl.com -k
```