

## **Frequently Asked Questions – Paytm Subscription Payments**

### **1. How to use the integration details and the checksum utility (plugins) shared with us?**

Integration details like MID, WEBSITE Name, Channel\_ID need to be passed with other parameters. Paytm PG needs CHECKSUMHASH String which can be generated with the standard CHECKSUMHASH method using Merchant Key. All parameters passed in the API needs to be included in the CHECKSUMHASH).

### **2. What is the call back URL?**

After successful/failed transaction, payment gateway posts the parameter on call back/response URL.

### **3. How to generate and verify the checksum?**

Paytm provides standard utility based on merchant platform to generate and verify the checksum.

### **4. Are the Merchant Id and merchant key same?**

No, Merchant Id is the unique Id to identify the merchant and merchant key used to generate and verify checksum.

### **5. What is the usage of merchant key? Will it also be passed as parameter for the checksum generation?**

Merchant key (Secret Key) is used to generate and verify checksum only and cannot be sent as parameter to PG (payment gateway).

### **6. Do you have the provision to capture the customer name and other details at your end and also whether the same can be displayed on the dashboard as well?**

No, in existing model these details are not captured.

### **7. Can we configure different call-back URL for different transaction status?**

No, we will post the transaction status on single call back URL but yes it can be different for WEB and APP integration. Also you have option to pass dynamic call back URL during the API call. Also we can configure different call back URL for different websites which will be done at time of integration.

**8. Do you provide Test card details to test the transaction?**

No, we do not provide test card detail for testing on staging server. On staging merchant can use his/her own card and amount will not be deducted, but make sure merchant will not do add and pay transaction.

**9. What are these response codes and the meaning of the same?**

Response code helps to understand the status of the transaction. List is provided in annexure.

**10. What is a settled transaction?**

Paytm does reconciliation with the bank next day and after reconciliation successful transactions are marked as settled. For settled transactions payout is done. For unsettled transactions reconciliation team follows up with the bank to resolve the issue.

**11. It is possible to get redirected to the bank WEB page (skipping the Paytm PG page) directly?**

It is possible only in case of seamless integration. For this merchant needs to be PCI complaint.

**12. We don't want to see the Paytm logo on the payments page. Is it possible to remove the same?**

No it is not possible.

**13. It is possible to have the same call back URL for WEB and WAP (App)?**

Yes, it is possible to have same URL. It depends on merchant website URL.

**14. Can we use the URL mentioned in the SDK doc by the Paytm for the checksum generation/verification function Staging and production server?**

No, the URL should be hosted on merchant site.

**15. Is partial refund possible? If yes, then time taken for the same?**

Partial refund is possible. In case of Paytm wallet, refund is instant. But in case of refund to bank account, refund may take from 3-10 days as per bank's process.

**16. What special characters are allowed in Order Id?**

Special characters allowed in Order Id are: “@” “-” “\_” “|” “.”

**17. We do not want to redirect our users to Paytm for Sign up process. Is there any way were customer can create his/her Paytm wallet on our page without redirection to [paytm.com](https://paytm.com) page?**

No, the user needs to go to [paytm.com](https://paytm.com) to create a new Paytm wallet.

**18. Is login as a different user allowed on App?**

No, presently we do not have this feature on app.

**19. Is auto population of OTP on 3D verification page in case of CC/DC & NB possible?**

Yes, we have this feature available. Please ask for SDK from our integration team.

**20. What will be the maximum expiry date in a subscription?**

There is no upper limit on the expiry period of subscription. Presently, subscription can be done for up to year 2038.

**21. How will the subscription cycle work if the renewal request is raised in a gap on one month?**

This can be handled though SUBS\_FREQUENCY parameter. You can send 2 as value for this parameter with MONTH as value for SUBS\_FREQUENCY\_UNIT parameter