

MPGS HOSTED CHECKOUT INTEGRATION

IMPORTANT:

- **MasterCard MerchantID** and **Password** (32 characters long) is sent to you in an email as an attachment. It is sent to you as a **password protected zipped file**. Password of the zipped file is sent to you in a **separate email**.
- Always use <https://cbcmpgs.gateway.mastercard.com/> As base URL to call APIs. Do not use <https://test-gateway.mastercard.com>.
- Always maintain same API version **everywhere**.
- It is the responsibility of the merchant/developer to design/develop the website in a secure manner considering all the aspects presented by integration guide.

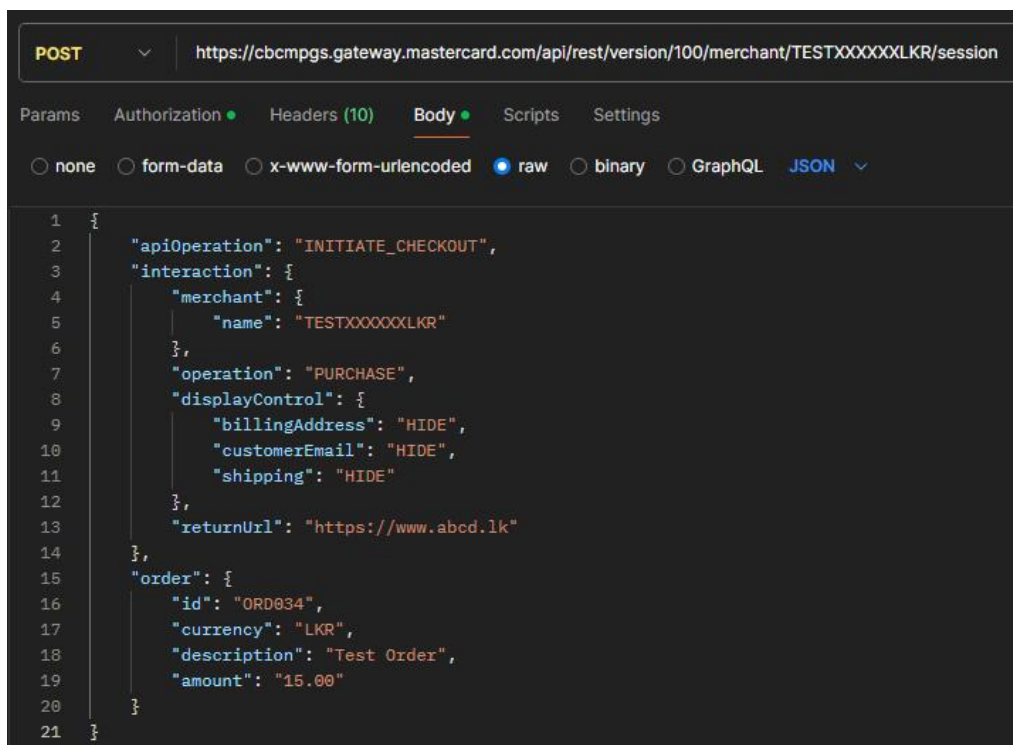
STEP 1 – Create Payment Session

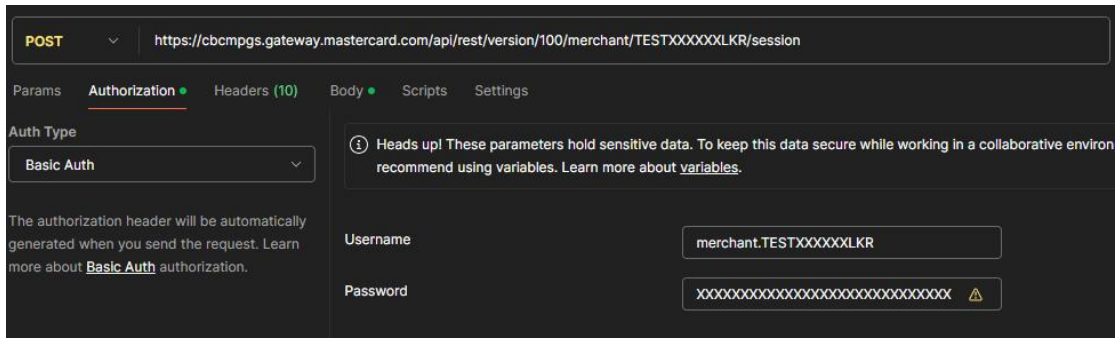
API Operation: INITIATE_CHECKOUT

HTTP Method: POST

Please use Postman to test the API.

Refer following sample postman request.





POST ▼ <https://cbcmpgs.gateway.mastercard.com/api/rest/version/100/merchant/TESTXXXXXXLKR/session>

Params **Authorization** Headers (10) Body ● Scripts Settings

Auth Type
Basic Auth ▼

The authorization header will be automatically generated when you send the request. Learn more about [Basic Auth](#) authorization.

Username

Password ⚠

ⓘ Heads up! These parameters hold sensitive data. To keep this data secure while working in a collaborative environment, we recommend using variables. [Learn more about variables.](#)

Sample CURL Request:

`curl --location`

`'https://cbcmpgs.gateway.mastercard.com/api/rest/version/100/merchant/TESTXXXXXXLKR/session' \`

`--header 'Content-Type: application/json' \`

`--header 'Authorization: •••••' \`

`--data '{`

`"apiOperation": "INITIATE_CHECKOUT",`

`"interaction": {`

`"merchant": {`

`"name": "TESTXXXXXXLKR"`

`},`

`"operation": "PURCHASE",`

`"displayControl": { //You may change these settings as prefer`

`"billingAddress": "HIDE",`

`"customerEmail": "HIDE",`

`"shipping": "HIDE"`

`},`

`"returnUrl": "https://www.abcd.lk"`

`},`

`"order": {`

`"id": "ORD034",`

`"currency": "LKR",`

`"description": "Test Order",`

`"amount": "15.00"`

`}`

`}'`

Sample Response:

```

1 {
2   "checkoutMode": "WEBSITE",
3   "merchant": "TESTXXXXXXLKR",
4   "result": "SUCCESS",
5   "session": {
6     "id": "SESSION0002778099015N000960287I3",
7     "updateStatus": "SUCCESS",
8     "version": "bec4eeb901"
9   },
10  "successIndicator": "c3205aabc75d4b9a"
11 }

```

The API will return the session id and result as response. The session id captured from this API is used to redirect to the payment page in the next step.

STEP 2 – Redirect to Payment Page with Session ID

Add “checkout.js” script file URL to your web page.

```
<script src="https://cbcmpgs.gateway.mastercard.com/static/checkout/checkout.min.js"></script>
```

Assign session id from previous step inside “Checkout.Configure()” function.

```
Checkout.configure({  
    session: {  
        id: 'SESSION0002778099015N00960287I3'  
    }  
});
```

➤ Redirect to Payment Page on button click.

Choose one of the following methods to redirect customer to the payment page:

```
<input type="button" value="Pay with Embedded Page"  
onclick="Checkout.showEmbeddedPage('#embed-target');"/>
```

```
<input type="button" value="Pay with Payment Page" onclick="Checkout.showPaymentPage();"/>
```

Complete Sample HTML File:

```
<html>  
  <head>  
    <script  
src="https://cbcmpgs.gateway.mastercard.com/static/checkout/checkout.min.js" data-  
error="errorCallback" data-cancel="cancelCallback"></script>  
    <script type="text/javascript">  
      function errorCallback(error) {  
        console.log(JSON.stringify(error));  
      }  
      function cancelCallback() {  
        console.log('Payment cancelled');  
      }  
      Checkout.configure({  
        session: {  
          id: 'SESSION0002778099015N00960287I3'  
        }  
      });  
    </script>  
  </head>  
  <body>  
    <div id="embed-target"> </div>  
    <input type="button" value="Pay with Embedded Page"  
onclick="Checkout.showEmbeddedPage('#embed-target');" />  
    <input type="button" value="Pay with Payment Page"  
onclick="Checkout.showPaymentPage();" />  
  </body>  
</html>
```

When the payment is done by the customer, the gateway sends the response(result) of the payment in a “resultIndicator” parameter, appending to the landing page (interaction.returnUrl) used for returning the payer to your site.

If this “resultIndicator” matches with the “successIndicator” which is provided when creating the session, then the transaction is successful.

Additional Reading:

Hosted Checkout Process:

https://test-gateway.mastercard.com/api/documentation/integrationGuidelines/hostedCheckout/integrationModelHostedCheckout.html?locale=en_US

Create Session:

https://test-gateway.mastercard.com/api/documentation/apiDocumentation/rest-json/version/100/operation/Session:%20Create%20Session.html?locale=en_US

Retrieve Order API

This API is used to verify the payment status which will return all the details about the order id that is passed.

HTTP Method: GET

Sample CURL Request:

curl --location

**'https://cbcmpgs.gateway.mastercard.com/api/rest/version/100/merchant/TESTXXXXX
XLKR/order/ord1' **

**--header 'Authorization: •••••' **

--data ''

➤ “Result” parameter of the Response should be SUCCESS.

Additional Reading:

Retrieve Order API:

https://test-gateway.mastercard.com/api/documentation/apiDocumentation/rest-json/version/100/operation/Transaction%3a%20%20Retrieve%20Order.html?locale=en_US

3D Secure (3DS) – OTP Verification Process

- 3D Secure will only work on 3DS Enabled Cards.
- Card Issuing bank will handle the 3D Secure or OTP process in the Live Environment.
- In the Test Environment, you can see the ACS Emulator to test different 3DS Scenarios.

Shown below is the OTP Page in the Test Environment. Choose an Authentication Result and click on the submit button to complete the verification process.

ACS Emulator

Merchant Name: [REDACTED] SPORTS MANAGEMENT
Merchant URL: http://[REDACTED].com/
Amount: LKR Rs250.00
Date: 20200227 06:09:54
Card Number: 512345xxxxxx0008

Authentication Result: (Y) Authentication Successful ▼

Split PaRes: ☐

Custom ECI:

Custom CAVV:

Testing

Use below link to access test cards to simulate different test scenarios.

https://test-gateway.mastercard.com/api/documentation/integrationGuidelines/supportedFeatures/testAndGoLive.html?locale=en_US