

# Payzah API

Third Party Payment  
Gateway Setup Guide



## Introduction

This section outlines the step-by-step instructions of Payzah's payment gateway integration that supports KNET & Credit Cards Transactions (VISA & MasterCard) along with sample code snippets to help the merchant to integrate it on their website.

## Merchant Prerequisites

Readers of this user guide should be familiar with basic either of the languages JSP, ASP .Net, PHP and Java.

Merchant has to send a request mail to the payzah administration with the following details

1. User Name in English [required]
2. User Name in Arabic [required]
3. Address in English
4. Address in Arabic
5. Mobile Number [required]
6. Alternative Number
7. Email Address [required]
8. Web-site URL
9. Company Name
10. Short Description

After successful registration from payzah merchant will receive the email with private key which will be used in further process.

**NOTE:** Please do not share the private key.

## Payment Request Process overview

Following points describe the Payment request process:

1. The customer (Client) visits the Merchant or the Merchant's website.
2. Merchant get the client details and send the payment initialization request towards the payzah.
3. Payzah server will process the validation request and issues a response accordingly, either as a successful or rejected transaction, in which case a related error message and code will be attached to the response.
4. Merchant on successful transaction will redirect to the response url with the payment id generated by the payzah.

5. Payzah server will process the transaction request and issues a response accordingly, either as a successful or rejected transaction, in which case a payzah will redirect to the success or error url that provided.

## Payment Initialization Request

When customer checkout's from merchant page, then merchant must send a payment initialization request to Payzah as POST method by passing the following details in json encoded format.

Sr. No	Field	Type	Max	Mandatory	Description
1	trackid	Alphanumeric	255	Yes	Track ID value that was sent by merchant in the transaction request
2	amount	Numeric	10	Yes	Transaction Amount, the amount should not contain thousands separators or currency symbols. (ex : 11.250)
3	success_url	Alphanumeric	255	Yes	The merchant URL where Payment Gateway send the authorization response.
4	error_url	Alphanumeric	255	Yes	The merchant URL where Payment Gateway send the response in case any error while processing the transaction.
5	language	Alpha	3	Yes	The language in which Payment Page has to be presented. For English - ENG For Arabic - ARA
6	currency	Numeric	3	Yes	The currency code of the transaction (ex : 414 for KD)

7	udf1	Alphanumeric	255	Yes	Allows Merchant to send any additional information
8	udf2	Alphanumeric	255	Yes	Allows Merchant to send any additional information
9	udf3	Alphanumeric	255	Yes	Allows Merchant to send any additional information
10	udf4	Alphanumeric	255	Yes	Allows Merchant to send any additional information
11	udf5	Alphanumeric	255	Yes	Allows Merchant to send any additional information
12	payment_type	Fixed	1 Or 2	No	Option 1 for Knet Option 2 for Credit card Default is consider as Knet

Merchant must not pass the special characters in the TrackId and UDFs fields.

User Defined Fields 1,2,3,4,5 can be used to pass and store any additional transaction data available as a searching criteria.

**Need to pass the private key in header of the POST request with the base64\_encode as Authorization**

## Payment Initialization URL

### Test Environment

<https://development.payzah.net/ws/paymentgateway/index>

### Production environment

<https://payzah.net/production770/ws/paymentgateway/index>

## Payment Initialization Response Parameter

After successful validation merchant will get the JSON format success response with the PAYMENT-ID & PAYMENT-URL, The merchant has to redirect to the url provided with payment-id as a GET parameter

### ## Sample json format for the success initialization

```
{
  "status": true,
  "data": {
    "PaymentUrl": "https://development.payzah.net/pgaction",
    "PaymentID": "2019070115360420"
  }
}
```

#### Need to redirection

<https://development.payzah.net/pgaction?PaymentID=2019070115360420>

### ## Sample json format for the error initialization

On error merchant will get the JSON format with status set to FALSE and message with code.

```
{
  "status": false,
  "message": "Invalid token passed. Please contact administrator",
  "code": "10015"
}
```

## Payment Initialization Error Code

Error Code	Error Description
10000	Error while performing the action.
10001	Improper Track id passed
10002	Track id is missing
10003	Improper Amount passed
10004	Amount is missing
10005	Success url is missing
10006	Error url is missing

10007	Improper user defined field 1 passed
10008	Improper user defined field 2 passed
10009	Improper user defined field 3 passed
10010	Improper user defined field 4 passed
10011	Improper user defined field 5 passed
10012	Improper request meathod passed
10013	Post data is missing
10014	Invalid token passed. Please contact administrator
10015	You do not have the credit card permission

## Making Payment

After successful redirection you will be redirected to payment page where customer (Client) will add their credentials for the successful payment.

Payzah will read the response and redirect the customer to the Merchant Success Page where merchant will present the customer with transaction response details.

If for any reason payment was not process then payzah will be redirect to merchant error URL specified in error\_url parameter sent on payment initialization.

The response consists of a text string that contains the following data:

Sr.No	Field	Type	Description
1	payzahRefrenceCode	Alphanumeric	Unique Id generated by Payzah. Merchant MUST map this for future reference. (ex : 501201906013287030)
2	trackId	Alphanumeric	Track ID value that was sent by merchant in the transaction request

3	knetPaymentId	Numeric	Unique Id generated by Payment Gateway. Merchant MUST map this payment ID with merchant track Id and transaction amount for future transaction reference.
4	transactionNumber	Numeric	Unique Transaction ID generated by Payment Gateway, this transaction ID is required for any future support.
5	trackingNumber	Alphanumeric	Track ID value that was sent by merchant in the transaction request
6	paymentDate	Numeric	Payment Date
7	paymentStatus	Alpha	Transaction status
8	udf1	Alphanumeric	Udf field sent in the request
9	udf2	Alphanumeric	Udf field sent in the request
10	udf3	Alphanumeric	Udf field sent in the request
11	udf4	Alphanumeric	Udf field sent in the request
12	udf5	Alphanumeric	Udf field sent in the request

The result can be evaluated to determine if the transaction has been performed successfully or not with the help of 'paymentStatus' it may be any one of the following

- **CAPTURED** - Transaction was approved.
- **VOIDED** - Transaction was voided.
- **NOT CAPTURED** - Transaction was not approved.
- **CANCELED** – Canceled Transaction.
- **DENIED BY RISK** - Risk denied the transaction.
- **HOST TIMEOUT** - The authorization system did not respond within the timeout limit.

## Best Practice

The Merchant should mandatory maintain logs for each transaction as mentioned below

- 1.The parameters before setting the values in the respective variable.
- 2.Request from the merchant server to Payzah
- 3.Response that is received from the Payzah in the Merchant Response URL

The Merchant should mandatory complete the UAT and ensure all results are in line with the recommended response prior to going LIVE.

**Maintenance of Transaction Logs:** It is essential for the transaction logs to be maintained in a secure storage location within the environment. This is crucial in order to trace transaction history in case of a dispute raised by a customer or even internal audit purposes. These logs should ideally include the customer IP address as well apart from the other transaction details.



## PHP CURL Code for sample Payment Initialization

```
<?php

$request = array(
    "trackid" => date('YmdHis'),
    "amount" => "100.00",
    "success_url" => SITE_URL . 'action/success',
    "error_url" => SITE_URL . 'action/error',
    "language" => "ENG",
    "currency" => 414,
    "udf1" => 'user defined value 1',
    "udf2" => 'user defined value 2',
    "udf3" => 'user defined value 3',
    "udf4" => 'user defined value 4',
    "udf5" => 'user defined value 5',
);
if (isset($result) && (!empty($result))) {

$authentication = base64_encode($private_key);
$url='https://development.payzah.net/ws/paymentgateway/index';
$ch = curl_init($url);
$options = array(
    CURLOPT_RETURNTRANSFER => true,
    CURLOPT_HEADER => false,
    CURLOPT_FOLLOWLOCATION => false,
    CURLOPT_AUTOREFERER => true,
    CURLOPT_CONNECTTIMEOUT => 20,
    CURLOPT_TIMEOUT => 20,
    CURLOPT_POST => 1,
    CURLOPT_CUSTOMREQUEST => 'POST',
    CURLOPT_POSTFIELDS => json_encode($request),
    CURLOPT_SSL_VERIFYHOST => 0,
    CURLOPT_SSL_VERIFYPEER => false,
    CURLOPT_VERBOSE => 1,
    CURLOPT_HTTPHEADER => array(
        "Authorization: $authentication",
        "Content-Type: application/json"
    )
);
curl_setopt_array($ch, $options);
$data = curl_exec($ch);

}

?>
```

## Test Credentials for the K-net and Credit Card

To test your integration with Payzah's payment gateway, please use the below details.

### 1. Knet

Please use the below credentials for Debit card type of transactions.

Select Your Bank : Knet Test Card  
Card Number : 888888-0000000001  
Expiration Date: 09/2025  
PIN: 1234

### 2. Credit Card

Please use the below credentials for credit card type of transactions.

#### VISA Credit Cards Credentials

Card Number : 4012001037141112  
Expiration Date: 12/27,  
PIN: 212  
Card Holder Name: Any text  
Password Any text

#### MasterCard Credit Cards Credentials

Card Number : 5453010000095323  
Expiration Date: 12/27  
PIN: 212  
Card Holder Name: Any text  
Password Any text

If any of the above credentials do not work, then please confirm with the admin or support team for the latest credentials

[support@payzah.co](mailto:support@payzah.co)

**End of the document**