



Alfa Payment Gateway

Merchant Integration Guide V 1.1

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Overview

Alfa Payment Gateway (APG) provides simple and seamless integration which is designed to enhance customer experience of paying online while keeping security standards as a corner stone. Keeping this in view APG offers its merchants to collect payments online via three payment methods

- a. Alfa Wallet
- b. Alfalah Bank Account
- c. Credit/Debit Card.

Modes of Integration

Following are the modes of integration respective to the payment methods offered

Payment Method	Mode Of Integration
Alfa Wallet	Redirection
Alfalah Bank Accounts	Redirection
Credit/Debit Card	Redirection

Getting Started

Please find below a step by step explanation of how you can start the integration process with APG Sandbox

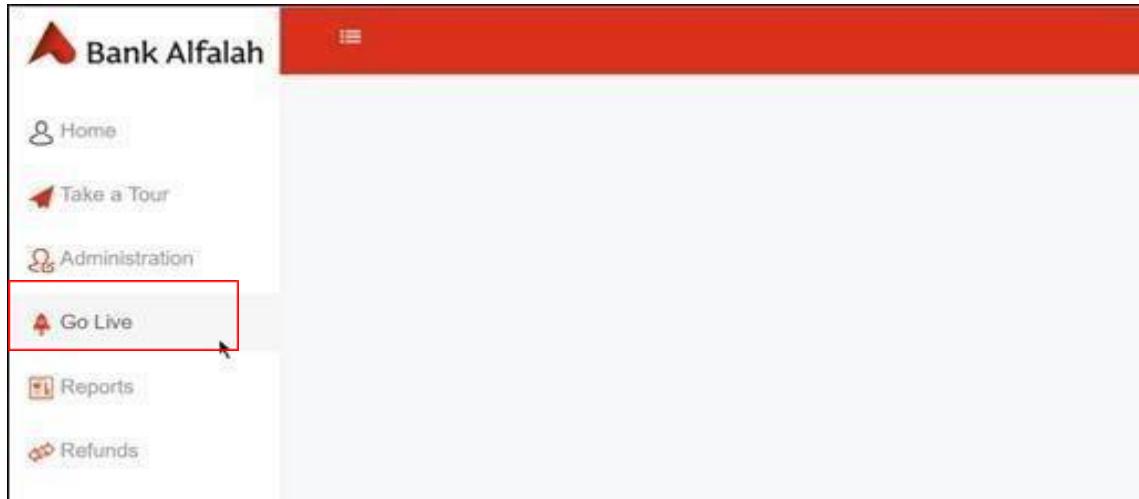
Once your request for APG is approved, you will receive a system generated email from Bank Alfalah. This email contains your Username and a One-time password (OTP) along with a link to your merchant portal. Following are the steps you need to perform on receiving the said email.

- a. Go to the Merchant portal URL
- b. Enter your username
- c. Enter OTP and set a new password
- d. Login to the Merchant portal

Now that you have logged in your APG merchant account follow the steps below

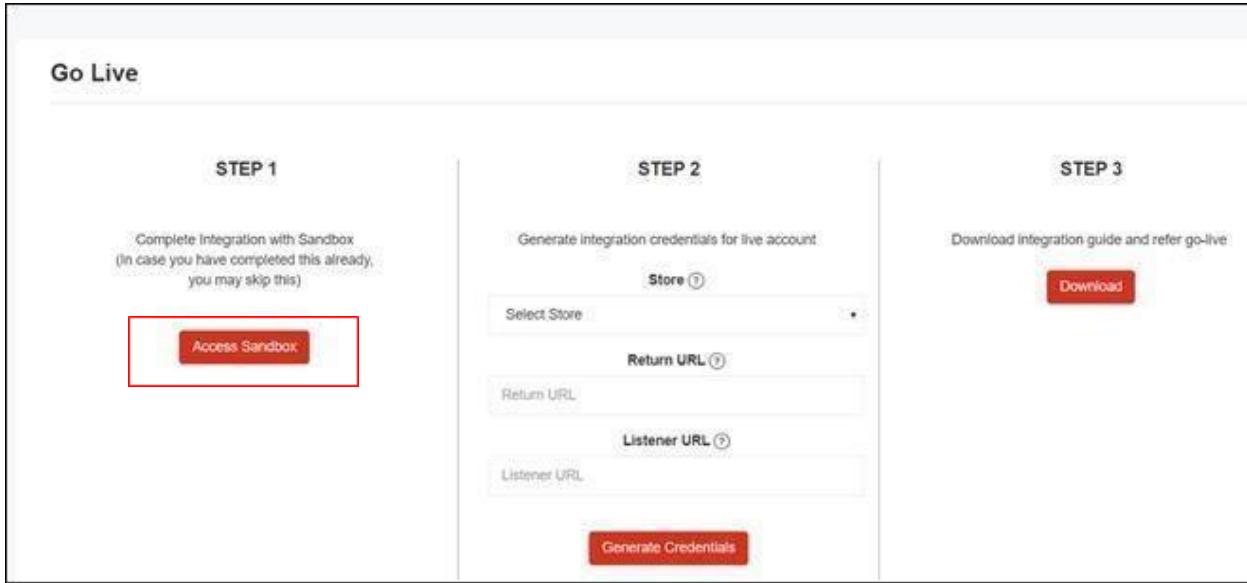
Step 1:

Click on “Go Live” button on the left side menu



Step 2:

Click on “Access Sandbox” button and follow the instruction provided



The screenshot shows a "Go Live" interface with three main sections:

- STEP 1:** A note says "Complete Integration with Sandbox (In case you have completed this already, you may skip this)". Below it is a red-bordered "Access Sandbox" button.
- STEP 2:** A note says "Generate integration credentials for live account". It includes fields for "Store" (dropdown), "Return URL" (text input), "Listener URL" (text input), and a "Generate Credentials" button at the bottom.
- STEP 3:** A note says "Download Integration guide and refer go-live". It has a "Download" button.

Step 3:

Once you have accessed your sandbox. You will have to generate your credentials.

Once done, go to Integration>Page Redirection>Scroll down to the end to find the HTML Body in which all of your integration credentials are given.

Integration for Credit/Debit Card / Alfa Wallet /Alfa Account Payment Method:

Since, credit/debit card has the customer sensitive financial details, merchants cannot process credit/debit card , Alfa wallet , Alfa Account payments on their own platform. To cater this, APG offers a secure checkout page to the merchants on which their customers can provide their card details and Pay securely

In order to integrate and redirect customers to APG secure checkout page, following steps need to be followed.

STEP 1:

The merchant needs to POST below parameters in a form to APG on the following URL

Staging Environment:

URL: <https://sandbox.bankalfalah.com/HS/HS/HS>

Production Environment

URL: <https://payments.bankalfalah.com/HS/HS/HS>

Request Parameters:

Parameter	O/M	Explanation	Possible Values
HS_RequestHash	M	Generated Encrypted Hash of the request. See Encryption method in the Sample code attached	String
HS_IsRedirectionRequest	M	Handshake mode, This defines if a merchant wants to first redirect customers on a page where merchants will get authentication token (0) Or Merchants wants to handle the authentication token on the same page (1)	0,1
HS_ChannelId	M	Channel id of the integration channel. Page redirection = 1001	1001
HS_ReturnURL	M	Return URL of the merchant on which authentication token will be sent. This should be a public URL	String
HS_MerchantId	M	Unique Merchant id issued by APG to each merchant	String
HS_StoreId	M	Unique Store id issued by APG to each merchant	String
HS_MerchantHash	M	Unique Merchant hash generated by system foreach merchant credentials	String
HS_MerchantUsername	M	Unique Merchant Username generated by system foreach merchant credentials	String
HS_MerchantPassword	M	Unique Merchant Password generated by system foreach merchant credentials	String
HS_TransactionReferenceNumber	M	Unique Order reference number generate by merchant for each order/transaction	String

Success response

{

 "success": "true",

```
    "AuthToken":  
    "uYtmxwFtQxUpp2uL6x4Echgk3WpfpzZcZi/N9k9P58Uv83WqpvuvNMjgIFCC15LIDP2UTwJ3iBl  
    bwvMIMca 20BzagNY/92TtQIO9Zs1AvAWQCDb3U1kNUnUpLzW/EFVHB1SUmxDKnQk=",  
    "ReturnURL": "https://google.com",  
    "ErrorMessage": ""  
}
```

Failure Response

```
{  
    "success": "false",  
    "AuthToken": null,  
    "ReturnURL": "https://Sandbox.com/PageRedirectionTesting",  
    "ErrorMessage": "Invalid Request"  
}
```

STEP 2:

After completing the form in Step 1 the customer will be pressing the Proceed Button and lands on the merchant URL given in HS_ReturnURL variable in the first step. This will be a confirmation screen on merchant's website to perform a handshake between APG and merchant's website.

Now, APG sends back a parameter named auth_token to the HS_ReturnURL which is sent as a GET parameter. Now the merchant needs to post back below parameters again to the following URL:

Staging URL:

<https://sandbox.bankalfalah.com/SSO/SSO/SSO>

Production URL:

<https://payments.bankalfalah.com/SSO/SSO/SSO>

Request Parameters.

Parameter	O/M	Name	Explanation	Possible Values
AuthToken	M	AuthToken	Auth Token generated by system in response of successful Handshake	String
RequestHash	M	RequestHash	Generated Encrypted Hash of the request	String
ChannelId	M	ChannelId	Channel id of the integration channel. Page redirection = 1001 , API=1002	String
Currency	O	Currency	Currency of the transaction	String
ReturnURL	M	ReturnURL	Return URL of the merchant on which customer will be redirected after payment success/failure	String
MerchantId	M	MerchantId	Unique Merchant id issued by APG to each merchant	String
StoreId	M	StoreId	Unique Store id issued by APG to each merchant	String
MerchantHash	M	MerchantHash	Unique Merchant hash generated by system for each merchant credentials	String
MerchantUsername	M	MerchantUsername	Unique Merchant Username generated by system for each merchant credentials	String
MerchantPassword	M	MerchantPassword	Unique Merchant Password	String

			generated by system for each merchant credentials	
TransactionTypeId	O	TransactionTypeId	Transaction type id through which transaction will be performed. Debit/Credit Card = 3	String 3
TransactionReferenceNumber	M	TransactionReferenceNumber	Unique Order reference number generate by merchant for each order/transaction	String
TransactionAmount	M	TransactionAmount	Transaction amount of the order placed by the customer through the merchant	String

Response:

Successful Response would result in redirection to the payment page. In case of failure, user will be redirected to an invalid request page.

Instant Payment Notification(IPN):

APG provides the Transaction Status to merchant platform in real time so that merchants can update their Database as soon as the customer has PAID for their order or the transaction has Failed due to any

reason.

In order to do so, merchants have to follow the following steps:

Inquire Transaction Response from APG

- Merchants will have to inquire the order financial status from APG
- Once the final Success/Failure page of APG checkout is shown to the customer, customer is then redirected back to merchant Return URL/website (this URL is defined by the merchant while doing integrations)
- Once the customer is redirected, APG will return the Order ID on merchants Return URL with alias 'O' e.g www.google.com/TS=P/RC=00/RD=/O=A10 . Now merchant has the order ID against which a transaction is performed.
- Now merchants can inquire a transaction status by using the IPN URL i.e.

<https://sandbox.bankalfalah.com/HS/api/IPN/OrderStatus/123/000456/A10> – for Sandbox

<https://payments.bankalfalah.com/HS/api/IPN/OrderStatus/123/000456/A10> – for Production

where 123= Merchant ID ; 000456= Store ID ; A10 = Order ID

- Merchant ID and Store ID in the IPN URL are merchants own ID's and will never change and all a merchant has to do is append the Order ID as returned in the return URL (as explained in point 3) and initiate a GET call
- The above steps will return the following values to the merchant

```
ResponseCode = "00",
Description = "Success",
MerchantId = "123",
MerchantName = "Test merchant",
StoreId = "000456",
StoreName = "Test Store",
TransactionTypeld = "1",
TransactionReferenceNumber = "A10",
OrderDateTime = "09-10-2019 12:55:39 AM",
TransactionId = "1263781929",
TransactionDateTime = "09-10-2019 12:55:57 AM",
AccountNumber = "930003331234567",
TransactionAmount = "10",
MobileNumber = "03331234567",
TransactionStatus = "Paid"
```

The yellow highlighted parameter is the final status of the transaction and merchants can complete their order on the basis of this parameter value. i.e. if value is PAID order complete else order failed.

Or you can follow the below steps and configure your own IPN URL

Step1: Create your Listener URL

Listener URL Example:

www.sample.com/listener

Step 2: Configure this URL in your merchant portal.

Merchant portal > Login>GoLive>Access Sandbox>Credentials Generator>Listener URL

IPN Call from APG:

A POST call will be made from APG to the provided listener URL with the “url” parameter as follows:

www.sample.com/listener?url=https://sandbox.bankalfalah.com/HS/api/IPN/OrderStatus/123/000456/A10

How To Get Response from IPN Call:

Merchant needs to initiate a GET call to the URL provided in “url” parameter. The order status will be returned in JSON response as follows:

IPN Order Status response:

```
{  
    ResponseCode =  
        "00", Description =  
        "Success",  
    MerchantId = "123",  
    MerchantName = "Test  
merchant", StoreId = "000456",  
    StoreName = "Test Store",  
    TransactionTypeId = "1",  
    TransactionReferenceNumber =  
        "A10",
```

```
OrderDateTime = "09-10-2019 12:55:39 AM",
TransactionId = "1263781929",
TransactionDateTime = "09-10-2019 12:55:57 AM",
AccountNumber = "930003331234567",
TransactionAmount = "10",
MobileNumber =
"03331234567",
TransactionStatus = "Paid"

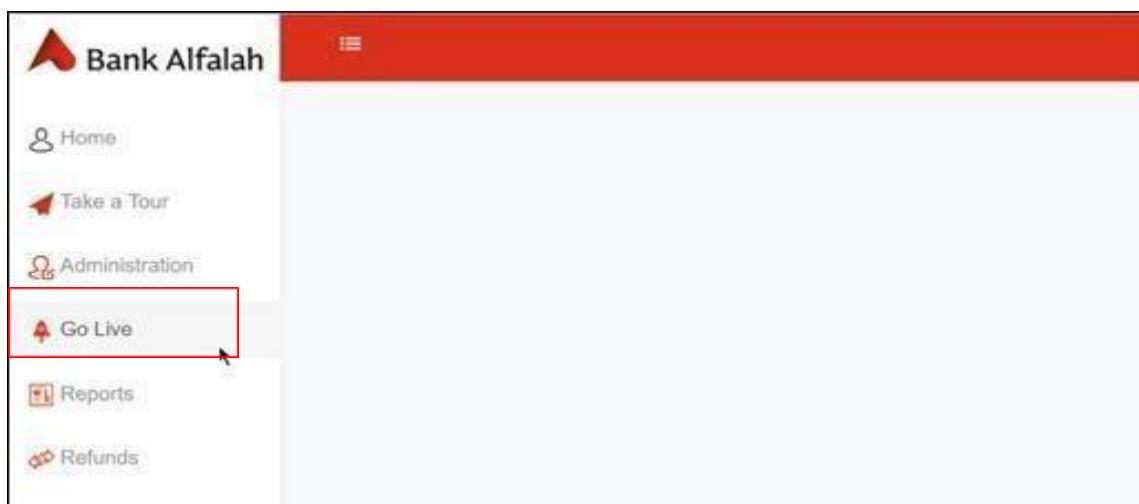
}
```

Please note that once you configure your IPN URL. You will have to inform your business owner with your created IPN details as it has to be Whitelisted on Bank Alfalah Network, before you can start receiving transactions status

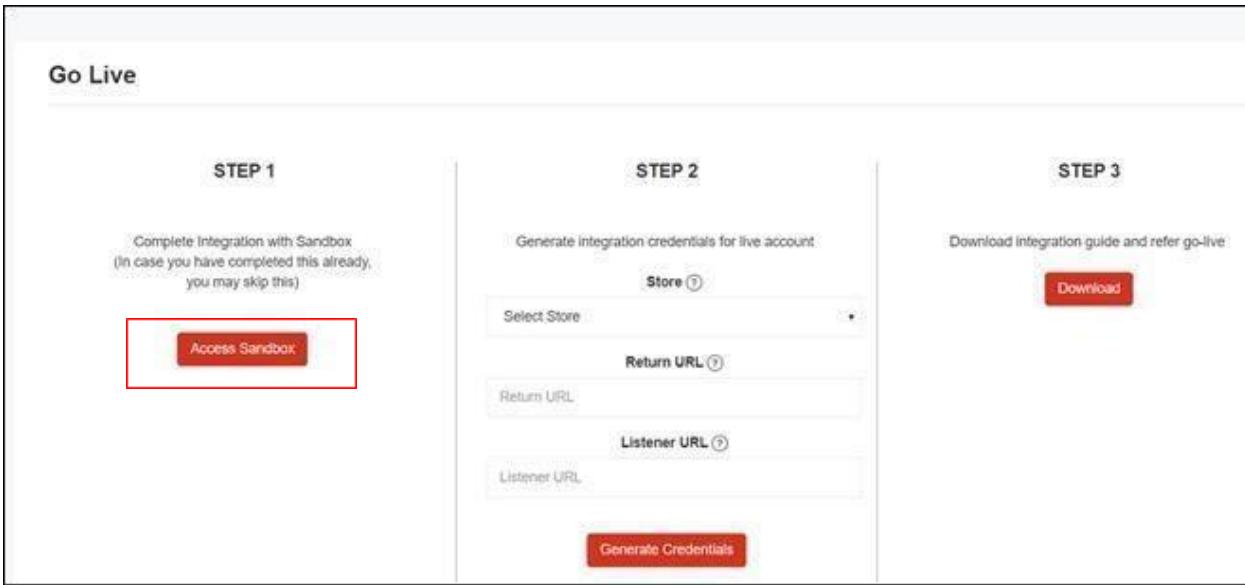
How to Go Live:

Once all your sandbox testing is completed and you want to move live. Kindly follow the below mentioned steps:

1. Login to your merchant portal
2. Click on “Go Live” button on the left side menu



3. Complete Step 2 and click on Generate Credentials



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- STEP 3**: A note says "Download integration guide and refer go-live:" followed by a "Download" button.

This will provide you with your Merchant Username, Merchant Password and Merchant Hash for production environment.

4. Once step 3 is completed, you will have to inform your concerned Business Owner from APG and they will provide you with your production Encryption Keys.