EMI Calculator v2.1

Pine Labs

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1   Overview

This document explains how to integrate the EMI calculator in your application.

2   API Contracts

2.1   EMI Calculator

It helps in fetching offer for single/multiple products.

2.1.1   Request

2.1.1.1   Content Type & URL's

Content Type	application/json

UAT	https://uat.pinepg.in/api/v2/emi/calculator
Production	https://pinepg.in/api/v2/emi/calculator

2.1.1.2   Body Params

Parameter Name	Type	Description	Mandatory(M)/Optional
merchant_data	object	It contains information about merchant.	M
payment_data	object	It contains information about payment data.	M
product_details	Array of objects	It contains information about products present in cart	M

merchant_data

Parameter Name	Type	Description	Mandatory(M)/Optional
merchant_id	int	Merchant id provided by pine labs	M
merchant_access_code	string	Merchant access code provided by pine labs	M

payment_data

Parameter Name	Type	Description	Mandatory(M)/Optional
amount_in_paisa	long	Total sum of products amount present in cart.	M

product_details

Parameter Name	Type	Description	Mandatory(M)/Optional
product_code	string	Product code present at merchant end	M
product_amount	long	Product amount in paise .	M

2.1.1.3   Sample Request

{"merchant_data":{"merchant_id":3473,"merchant_access_code":"57e39383-b053-4db9-a708-26d8971886e7"},"payment_data":{"amount_in_paisa":1100000},"product_details":[{"product_code":"SM-G975FCWG","product_amount":550000},{"product_code":"40","product_amount":550000}]}

2.1.2 Response

2.1.2.1 Body Params

Parameter Name	Type	Description
issuer	Array of objects	It contains information about issuing bank EMI details.
response_code	int	It notifies the result of api processing. Value 1 denotes success.
response_message	string	It denotes the message corresponding to above code

issuer

Parameter Name	Type	Description
list_emi_tenure	Array of objects	It contains information about tenures for each issuer
issuer_name	String	Bank Name
is_debit_emi_issuer	Bool	Denotes whether an issuer is debit or credit

list_emi_tenure

Parameter Name	Type	Description
offer_scheme	Object	It contains information about offer applicable on each product
tenure_id	Int	Tenure Id specified at pine labs end
tenure_in_month	String	Tenure name specified at pine labs end
monthly_installment	Long	Emi amount in paise
bank_interest_rate	Long	Interest rate for which bank emi is calculated. Its value is percentage multiplied by 10000
interest_pay_to_bank	Long	Interest pay to bank in paise

total_offerred_discount_cashback_amount	Long	Total sum of discount applicable on cart. It is in paise.
loan_amount	Long	Amount in paise on which loan will be booked
auth_amount	Long	Bank authorization amount in paise

offer_scheme

Parameter Name	Type	Description
product_details	Array of objects	It contains information about product.
emi_scheme	Object	It contains information about bank EMI scheme.

product_details

Parameter Name	Type	Description
product_code	String	Product code
product_amount	Long	Product amount in paise
subvention_cashback_discount	Long	Subvention discount cashback amount in paise. Only applicable when subvention is present.
product_discount	Long	Product discount amount in paise. Only applicable if product discount is present
subvention_cashback_discount_percentage	Long	Subvention discount cashback percentage. Its value is percentage multiplied by 10000.
product_discount_percentage	Long	Product discount cashback percentage. Its value is percentage multiplied by 10000.
subvention_type	Int	It tells offer type. 1-No cost EMI 2-Low cost EMI 3-Standard EMI
additional_cashback	String	Additional cashback text
bank_interest_rate	Long	Amount in paise
bank_interest_rate_percentage	Long	Percentage multiplied by 10000
schemes	Array of objects	It contains list of program applicable on product.

emi_scheme

Parameter Name	Type	Description
scheme_id	Long	It tells scheme id applicable on product
program_type	Int	It tells scheme of which type. 105-Bank EMI 106-Brand EMI 108-Product Discount 112-Subvention discount
is_scheme_valid	Bool	Is scheme is valid

schemes

Parameter Name	Type	Description
scheme_id	Long	It tells scheme id applicable on product
program_type	Int	It tells scheme of which type. 105-Bank EMI 106-Brand EMI 108-Product Discount 112-Subvention discount
is_scheme_valid	Bool	Is scheme is valid

2.1.2.2 Sample Response

{"issuer":[{"list_emi_tenure":[{"offer_scheme":{"product_details":[{"schemes":[{"scheme_id":1682,"program_type":112,"is_scheme_valid":true}],"product_code":"SM-G975FCWG","product_amount":550000,"subvention_cashback_discount":11705,"product_discount":0,"subvention_cashback_discount_percentage":21500,"product_discount_percentage":0,"subvention_type":1},{"schemes":[],"product_code":"40","product_amount":550000,"subvention_cashback_discount":0,"product_discount":0,"subvention_cashback_discount_percentage":0,"product_discount_percentage":0}],"emi_scheme":{"scheme_id":1683,"program_type":105,"is_scheme_valid":true}},"tenure_id":"3","tenure_in_month":"3","monthly_installment":370652,"bank_interest_rate":130000,"interest_pay_to_bank":23661,"total_offered_discount_cashback_amount":11705,"loan_amount":1088295,"auth_amount":1088295},{"offer_scheme":{"product_details":[{"schemes":[{"scheme_id":1682,"program_type":112,"is_scheme_valid":true}],"product_code":"SM-G975FCWG","product_amount":550000,"subvention_cashback_discount":20266,"product_discount":0,"subvention_cashback_discount_percentage":37000,"product_discount_percentage":0,"subvention_type":1},{"schemes":[],"product_code":"40","product_amount":550000,"subvention_cashback_discount":0,"product_discount":0,"subvention_cashback_discount_percentage":0,"product_discount_percentage":0}],"emi_scheme":{"scheme_id":1683,"program_type":105,"is_scheme_valid":true}},"tenure_id":"6","tenure_in_month":"6","monthly_installment":186840,"bank_interest_rate":130000,"interest_pay_to_bank":41306,"total_offered_discount_cashback_amount":20266,"loan_amount":1079734,"auth_amount":1079734},{"offer_scheme":{"product_details":[{"schemes":[{"scheme_id":1682,"program_type":112,"is_scheme_valid":true}],"product_code":"SM-

G975FCWG","product_amount":550000,"subvention_cashback_discount":30756,"product_discount":0,"subvention_cashback_discount_percentage":56000,"product_discount_percentage":0,"subvention_type":1},{"schemes":[],"product_code":"40","product_amount":550000,"subvention_cashback_discount":0,"product_discount":0,"subvention_cashback_discount_percentage":0,"product_discount_percentage":0}],"emi_scheme":{"scheme_id":1683,"program_type":105,"is_scheme_valid":true}},"tenure_id":"9","tenure_in_month":"9","monthly_installment":125841,"bank_interest_rate":140000,"interest_pay_to_bank":63325,"total_offered_discount_cashback_amount":30756,"loan_amount":1069244,"auth_amount":1069244},{"offer_scheme":{"product_details":[{"schemes":[{"scheme_id":1682,"program_type":112,"is_scheme_valid":true}],"product_code":"SM-G975FCWG","product_amount":550000,"subvention_cashback_discount":39532,"product_discount":0,"subvention_cashback_discount_percentage":56000,"product_discount_percentage":0,"subvention_type":1},{"schemes":[],"product_code":"40","product_amount":550000,"subvention_cashback_discount":0,"product_discount":0,"subvention_cashback_discount_percentage":0,"product_discount_percentage":0}],"emi_scheme":{"scheme_id":1683,"program_type":105,"is_scheme_valid":true}},"tenure_id":"12","tenure_in_month":"12","monthly_installment":95215,"bank_interest_rate":140000,"interest_pay_to_bank":82112,"total_offered_discount_cashback_amount":39532,"loan_amount":1060468,"auth_amount":1060468},{"offer_scheme":{"product_details":[{"schemes":[{"scheme_id":1682,"program_type":112,"is_scheme_valid":true}],"product_code":"SM-G975FCWG","product_amount":550000,"subvention_cashback_discount":60209,"product_discount":0,"subvention_cashback_discount_percentage":0,"product_discount_percentage":0,"subvention_type":1},{"schemes":[],"product_code":"40","product_amount":550000,"subvention_cashback_discount":0,"product_discount":0,"subvention_cashback_discount_percentage":0,"product_discount_percentage":0}],"emi_scheme":{"scheme_id":1683,"program_type":105,"is_scheme_valid":true}},"tenure_id":"18","tenure_in_month":"18","monthly_installment":64867,"bank_interest_rate":150000,"interest_pay_to_bank":127815,"total_offered_discount_cashback_amount":60209,"loan_amount":1039791,"auth_amount":1039791}],"issuer_name":"HDFC","is_debit_emi_issuer":false}],"response_code":1,"response_message":"SUCCESS"}

2.1.1.1 Single Cart Request

{"product_details":[{"product_code":"SM-G988BZAP","product_amount":9000000}],"payment_data":{"amount_in_paisa":9000000},"merchant_data":{"merchant_access_code":"dsfff33-5e6e-411a-99fe-dsdsjsfff","merchant_id":"10838"}}

2.1.1.2 Single Cart Response

{"issuer":[{"list_emi_tenure":[{"offer_scheme":{"product_details":[{"schemes":[],"product_code":"SM-G988BZAP","product_amount":9000000,"subvention_cashback_discount":0,"product_discount":0,"subvention_cashback_discount_percentage":0,"product_discount_percentage":0,"subvention_type":3,"bank_interest_rate_percentage":150000,"bank_interest_rate":747888}],"emi_scheme":{"scheme_id":21878,"program_type":105,"is_scheme_valid":true}},"tenure_id":"12","tenure_in_month":"12","monthly_installment":812324,"bank_interest_rate":150000,"interest_pay_to_bank":747888,"total_offered_discount_cashback_amount":0,"loan_amount":9000000,"auth_amount":9000000},{"offer_scheme":{"product_details":[{"schemes":[],"product_code":"SM-G988BZAP","product_amount":9000000,"subvention_cashback_discount":0,"product_discount":0,"subvention_cashback_discount_percentage":0,"product_discount_percentage":0,"subvention_type":3,"bank_interest_rate_percentage":150000,"bank_interest_rate":1473096}],"emi_scheme":{"scheme_id":21878,"program_type":105,"is_scheme_valid":true}},"tenure_id":"24","tenure_in_month":"24","monthly_installment":436379,"bank_interest_rate":150000,"interest_pay_to_bank":1473096,"total_offered_discount_cashback_amount":0,"loan_amount":9000000,"auth_amount":9000000},{"offer_scheme":{"product_details":[{"schemes":[],"product_code":"SM-G988BZAP","product_amount":9000000,"subvention_cashback_discount":0,"product_discount":0,"subvention_cashback_discount_percentage":0,"product_discount_percentage":0,"subvention_type":3,"bank_interest_rate_percentage":150000,"bank_interest_rate":571806}],"emi_scheme":{"scheme_id":21878,"program_type":105,"is_scheme_valid":true}},"tenure_id":"9","tenure_in_month":"9","monthly_installment":1063534,"bank_interest_rate":150000,"interest_pay_to_bank":571806,"total_offered_discount_cashback_amount":0,"loan_amount":9000000,"auth_amount":9000000},{"offer_scheme":{"product_details":[{"schemes":[],"product_code":"SM-G988BZAP","product_amount":9000000,"subvention_cashback_discount":0,"product_discount":0,"subvention_cashback_discount_percentage":0,"product_discount_percentage":0,"subvention_type":3,"bank_interest_rate_percentage":150000,"bank_interest_rate":397824}],"emi_scheme":{"scheme_id":21878,"program_type":105,"is_scheme_valid":true}},"tenure_id":"6","tenure_in_month":"6","monthly_installment":1566304,"bank_interest_rate":150000,"interest_pay_to_bank":397824,"total_offered_discount_cashback_amount":0,"loan_amount":9000000,"auth_amount":9000000

},{"offer_scheme":{"product_details":[{"schemes":[],"product_code":"SM-
G988BZAP","product_amount":9000000,"subvention_cashback_discount":0,"product_discount":0,"subvention_cash
back_discount_percentage":0,"product_discount_percentage":0,"subvention_type":3,"bank_interest_rate_percentage":
150000,"bank_interest_rate":1106334}],"emi_scheme":{"scheme_id":21878,"program_type":105,"is_scheme_valid":
true}},"tenure_id":"18","tenure_in_month":"18","monthly_installment":561463,"bank_interest_rate":150000,"interest
_pay_to_bank":1106334,"total_offerred_discount_cashback_amount":0,"loan_amount":9000000,"auth_amount":9000
000}],"issuer_name":"HDFC","is_debit_emi_issuer":false}],"response_code":1,"response_message":"SUCCESS"}

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This document shall not be disclosed to any third party.

Note:

1. Subvention Types
    a. NO COST EMI -When Subvention discount/cashback given to customer is equal to interest paid by customer
    b. LOW COST EMI-When subvention discount/cashback is given to customer is less than interest paid by customer.
    c. STANDARD EMI-When there is no subvention discount/cashback given to customer

2. EMI Model
    a. Single Cart Model: In this EMI is calculated on one product. This model supports the pre cashback, post cashback and instant discount subvention.
    b. Multi Cart Model: In this EMI is calculated on multiple products. This model supports the instant discount subvention only.