Pine Labs

Payment API
v2.1

CONTENTS

1 Overview

This document explains how to integrate the Pine Labs edge payment gateway in redirect or seamless mode.

1.1 Related Documentation

This guide should be used together with the additional documents as described below.

Document	Description
HashGeneration	Describes about hash generation algorithm
ResponseCodeList	Listing of transaction response codes

2 Implementation Details

Note: All mentioned APIs are server-side APIs and must be triggered from the merchant's backend.

Integration Steps:

1. **Accept Payment API:**
   - Accept payment is the initial API which is called by passing the details like Merchant data, Payment data, Txn data, Customer Data, UDF data.
   - The response will contain a token and a redirect URL in case navigation mode is redirect and a token is sent in case the navigation mode is seamless which will be used in the process payment API.
2. **Process Payment API (for Seamless):**
   - Process payment API will be called if the navigation mode is seamless by passing the payment details with respect to the payment mode selected and the token generated from the accept payment API.
   - As per the selected payment mode, the further steps will be shared as the response.
3. **Consume browser redirect response:**
   - Pinelabs makes a POST call to the Return URL passed in the accept payment API with the object containing payment details.
   - Payment success/failure can be determined using the contents of the payload object.
4. **Signature verification:**
   - This is a mandatory step to confirm the authenticity of the details sent to the return URL.
   - The signature will be generated with the payload and the MID secret using the SHA256 Algorithm.
   - Please refer Signature Verification.pdf for the steps.
5. **Payment status check:**
   - This is a mandatory step to check and confirm the payment status using the Payment Inquiry API.
   - Poll the API through a CRON for the payments that are not in the terminal status.
   - Please refer Refund-Inquiry API v2.1.pdf for the specs.
6. **Implement webhooks:**
   - You can use webhooks to receive notifications when a specific event occurs. When one of these events is triggered, we send an HTTP POST payload in JSON to the webhook's configured URL.

2.1 Accept Payment

It initiates the transaction. Merchant has to pass unique merchant txn reference number, amount and other parameters.

2.1.1 Request

2.1.1.1 Content Type & URL's

Content Type	application/json

UAT	https://uat.pinepg.in/api/v2/accept/payment
Production	https://pinepg.in/api/v2/accept/payment

2.1.1.2 Request Headers

HEADERS:

Header name	Header value
Content-Type	application/json
X-VERIFY	SHA256of (Base64 request encoded payload)

2.11.3 Body Param

Parameter Name	Type	Description	Mandatory(M)/Optional
merchant_data	Object	It contains merchant data	M
payment_data	Object	It contains payment related data	M
txn_data	Object	It contains transaction related data	M
customer_data	Object	It contains information about customer data. Merchants who are on aggregator model must pass this data	O **M (for Bills/Utility Merchants)**
udf_data	Object	It contains user defined fields. Merchant can pass it transaction specific data in these fields	O
Product_details	Object	It contains the array of product detail objects specifically for EMI	O **M (For EMI Transaction)**

merchant_data

Parameter Name	Type	Description	Mandatory(M)/Optional/Conditional
merchant_id	int	Merchant id provided by pine labs	M
merchant_access_code	string	Merchant access code provided by pine labs	M
unique_merchant_txn_id	string	Unique transaction id maintained by merchant for each transaction	M

merchant_return_url	string	Merchant returnurl on which browser responsewill be sent.	M

payment_data

Parameter Name	Type	Description	Mandatory(M)/Optional
amount_in_paisa	long	Transaction amount in paise	M

txn_data

Parameter Name	Type	Description	Mandatory(M)/Optional
navigation_mode	int	Navigation mode 2 for Redirect 7 for Seamless	M
payment_mode	String	It will contain csv of valid payment mode Ids. In case of seamless mode only single payment mode to be specified.	M
transaction_type	Integer	1 for 'Purchase',	M
time_stamp	Long	Unix timestamp	O

customer_data

Parameter Name	Type	Description	Mandatory(M)/Optional
email_id	string	Customer email id	O
first_name	string	Customer first name	O

last_name	string	Customer last name	O
customer_id	string	Customer id maintained at merchant end	O
mobile_no	string	10 digit mobile number	O
billing_data	Object	Customer billing address details	O
shipping_data	Object	Customer Shipping address details	O

udf_data

Parameter Name	Type	Description	Mandatory(M)/Optional
udf_field_1	string	User defined Fields	O
udf_field_2	string	User defined Fields	O
udf_field_3	string	User defined Fields	O
udf_field_4	string	User defined Fields	O

billing_data

Parameter Name	Type	Description	Mandatory(M)/Optional
address1	string	Address 1	O
address2	string	Address 2	O
address3	string	Address 3	O
pincode	string	Pin code	O
city	string	City name	O
state	string	State name	O
country	string	Country name	O

shipping_data

Parameter Name	Type	Description	Mandatory(M)/Optional
first_name	String	First name entered in shipping address	O
last_name	String	Last name entered in shipping address	O

mobile_no	string	Mobile number entered in shipping address	O
address1	string	Address 1	O
address2	string	Address 2	O
address3	string	Address 3	O
pincode	string	Pin code	O
city	string	City name	O
state	string	State name	O
country	string	Country name	O

Product_details

Notes:

1. *For single cart: details for one product can be passed. In case of multi cart, multiple products can be passed as an array of objects.*
2. *Sum of all products (product_amount) needs to be equal to the total cart value (amount that is passed in payment_data)*
3. *Ensure the product SKUs are configured at Pinelab's end for Brand EMIs before utilizing in the APIs.*

Parameter Name	Type	Description	Mandatory(M)/Optional
product_code	string	Product code/SKU	M
product_amount	string	Product amount	M

2.1.1.4 Sample Request

Json Payload


```
{
 "merchant_data": { "merchant_id":
  3473,
  "merchant_access_code": "57e39383-b053-4db9-a708-26d8971886e7","unique_merchant_txn_id":
  "testorder786",
  "merchant_return_url": "http://localhost:53132/ChargingResp.aspx"
 },
 "payment_data": { "amount_in_paisa":
  1100000
 },
 "txn_data": {
  "navigation_mode": "7",
  "payment_mode": "4",
  "transaction_type": "1",
  "time_stamp": 157588000000
 }
}
```

Json Payload (EMI)


```
{
  "merchant_data": {
    "merchant_id": 106598,
    "merchant_access_code": "4a39a6d4-46b7-474d-929d-21bf0e9ed607",
    "merchant_return_url": "http://192.168.101.93:7050/ChargingResp.aspx",
    "unique_merchant_txn_id": "agdhjddvvdjcd12"
  },
  "payment_data": {
    "amount_in_paisa": 1000000
  },
  "txn_data": {
    "navigation_mode": 2,
    "payment_mode": "4,1,3,10,14,11",
    "transaction_type": 1
  },
  "product_details": [
    {
      "product_code": "testSKU1",
      "product_amount": 500000
    },
    {
      "product_code": "testSKU2", // In case of multi cart
      "product_amount": 500000
    }
  ]
}
```


BASE 64 encoded request

{


```
"request": "
ewoJIm1lcmNoYW50X2RhdGEiOiB7CgkJIm1lcmNoYW50X2lkIjogMzQ3MywKCQkibWVyY2hhbnRfYWNjZXNzX2NvZ
GUiOiAiNTdlMzkzODMtYjA1My00ZGI5LWE3MDgtMjZkODk3MTg4NmU3IiwKCQkidW5pcXVlX21lcmNoYW50X3R4bl
9pZCI6ICJ0ZXN0b3JkZXI3ODYiLAoJCSJtZXJjaGFudF9yZXR1cm5fdXJsIjogImh0dHA6Ly9sb2NhbGhvc3Q6NTM
xMzIvQ2hhcmdpbmdSZXNwLmFzcHgiCgl9LAoJInBheW1lbnRfZGF0YSI6IHsKCQkiYW1vdW50X2luX3BhaXNhIjog
MTEwMDAwMAoJfSwKCSJ0eG5fZGF0YSI6IHsKCQkibmF2aWdhdGlvbl9tb2RlIjogIjIiLAoJCSJwYXltZW50X21vZ
GUiOiAiMSIsCgkJInRyYW5zYWN0aW9uX3R5cGUiOiAiMSIsCgkJInRpbWVfc3RhbXAiOiAxNTc1ODgwMDAwMDAKCX
0KfQ=="
```


}

2.1.2 Response

2.12.1 Params

Parameter Name	Type	Description
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
token	string	It is the token created for a transaction. You need to pass it in the subsequent calls.
redirect_url	String	Redirect url on which customer needs to be redirected. This parameter will be present only in redirect mode.

2.12.2 Sample Response

Redirect mode

{
"token": "ubrjAgbVaJVrGz67y%2fZCjCveYWNymE7ULAlOO7FCbz4%3d","response_code": 1,
"response_message": SUCCESS",
"redirect_url":
"http://hostname:port/api/v2/process/payment?token=ubrjAgbVaJVrGz67y%2fZCjCveYWNymE7ULAlOO7FCbz4% 3d "

}

In redirect mode, api will return a url on which customer needs to be redirected. Pine Labs payment page will open after redirection.

Seamless mode

{
"token": "ubrjAgbVaJVrGz67y%2fZCjCveYWNymE7ULAlOO7FCbz4%3d",
"response_code": 1,
"response_message": "SUCCESS"
}

In seamless mode, api will not have a redirect url and subsequent process payment api needs to be called.

Failure response

{
"response_code": -1,
"response_message": "FAILURE",

}

2.2 Process Payment

Payment data against transaction will be passed in this call. This api will be called in seamless mode.

Token received in previous call needs to be part of this call.

api/v2/process/payment?token= **ubrjAgbVaJVrGz67y%2fZCjCveYWNymE7ULAlOO7FCbz4%3d "**

2.2.1 Request

Content Type	application/json

UAT	https://uat.pinepg.in/api/v2/process/payment?token=BJ5Dj5o5dh6jZaWCTAv%2fnwJj0h%2f3Eiq2HgY14%2fMOP7k%3d
Production	https://pinepg.in/api/v2/process/payment?token=BJ5Dj5o5dh6jZaWCTAv%2fnwJj0h%2f3Eiq2HgY14%2fMOP7k%3d

2.2.1.1 Body Params

Parameter Name	Type	Description	Mandatory/Optional/Conditional

card_data	Object	It contains card data. It is mandatory for cards and EMI transaction	C
emi_data	Object	It contains EMI data. Mandatory for EMI transaction	C
netbanking_data	Object	It contains net banking codes. Mandatory for net banking transaction	C
wallet_data	Object	It contains wallet information. Mandatory for wallet transaction	C
upi_data	Object	It contains UPI information. Mandatory for UPI transaction	C
additional_data	Object	Reserved for Future Use	C

card_data

Parameter Name	Type	Description	Mandatory/Optional/Conditional
card_number	String	Card number	M
card_expiry_year	String	Card expiry year having format YYYY	M
card_expiry_month	String	Card expiry month having format MM	M
card_holder_name	String	Card holder name	M
cvv	String	Card CVV	M

netbanking_data

Parameter Name	Type	Description	Mandatory/Optional/Conditional
pay_code	String	Net banking Codes	M

wallet_data

Parameter Name	Type	Description	Mandatory/Optional/Conditional
wallet_code	String	Wallet codes	M

mobile_number	String	Mobile number associated with wallet	C

upi_data

Parameter Name	Type	Description	Mandatory/Optional/Conditional
vpa	String	Customer VPA. It is Mandatory for UPI Collect flow	C
mobile_no	String	Mobile number associated with Gpay	C
upi_option	String	It will have values • UPI • GPAY	M
txn_mode	String	"INTENT". It is Mandatory for UPI Intent Payment flow	C

additional_data

Parameter Name	Type	Description
mobile_number	string	10 digit mobile number

emi_data

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

2.2.1.2 Sample request

2.2.1.2.1 EMI Sample Request

{"card_data":{"card_number":"4012001037141112","card_expiry_year":"2025","card_expiry_month":"09","card_holder_name":"harsh","cvv":"123"},"emi_data":{"offer_scheme":{"product_details":[{"schemes":[{"scheme_id":1682,"program_type":112,"is_scheme_valid":true}],"product_code":"SMG975FCWG","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_offerred_discount_cashback_amount":60209,"loan_amount":1039791,"auth_amount":1039791}}

2.2.1.2.2 Card Sample Request

{"card_data":{"card_number":"4012001037141112","card_expiry_year":"2030","card_expiry_month":"12","card_holder_name":"Test","cvv":"123"}}

2.2.1.2.3 Netbanking Sample Request

{"netbanking_data":{"pay_code":"NB1493"}}

2.2.1.2.4 Wallet Sample Request

{"wallet_data":{"wallet_code":"payzapp","mobile_number":"9899189287"}}

2.2.1.2.5 UPI/GPay Sample Request

2.2.1.2.5.1 UPI Collect

{ "upi_data": { "vpa": "test@upi", "upi_option": "UPI " } }

2.2.1.2.5.2 GPAY

{ "upi_data": { "mobile_no": "9999999999", " upi_option": "GPAY" } }

2.2.1.2.5.3 UPIIntent Sample Request

{"upi_data": {"upi_option": "UPI","txn_mode": "INTENT"}}

2.2.1.2.6 NBFC Sample Request

2.2.1.2.6.1 BFL

{ "nbfc_data": { "vendor_name": "BFL", "bfl_data": { "scheme_code": "1234455", "card_number": "2030400291114454", "tenure_in_months": 3, "is_terms_conditions_agreed":true } } }

2.2.1.2.6.2 Zest Money

{ "nbfc_data": { "vendor_name": "ZEST", "zestMoney_data": { "mobile_no": "9999999999" } } }

2.2.2 Response

2.2.2.1 Params

Parameter Name	Type	Description
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
redirect_url	String	Customer should be redirected to below url.
api_url	String	Api url on which you need to make subsequent request
offer_scheme	Object	It contains information about offer applicable on each product

offer_scheme

Parameter Name	Type	Description
product_details	Array of objects	It contains information aboutproduct.
emi_scheme	Object	It contains information about bankEMI 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
schemes	Array of objects	It contains list of programsapplicable 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
reasons	Array of object	Description for failure of schemes

Reasons

Parameter Name	Type	Description
reason_code	int	It denotes the reason code
reason_message	String	It denotes the reason message again the code

2222 Sample Response

22221 Successfulresponse for Cards, EMI, Netbanking and Wallets for process payment api

{ "response_code": 1, "response_message": "SUCCESS", "redirect_url": "http://hostname:port/pinepg/v2/process/payment?token=848RFsu%2bRnNcSsaZdzEgkeosvCc2o5lKTV4uKJF%2fcjE%3d" }

Merchant application needs to redirect to url received in response.

22222 Successful response for UPI collectfor process payment api

{ "response_code": 1, "response_message": "SUCCESS", }

After receving successful response, customer will receive payment notification on his/her PSP app. Final response of the transaction will be posted as a S2S response on merchant's callback URL.

22223 Successful response for UPI Intent for process payment api

{"pg_upi_unique_request_id":"291222PLKar19848","deep_link":"upi://pay?pa=setu10603530248383382 26@kaypay&pn=Ravi%20Maurya&am=4000.00&tr=106035302483833822 6&tn=Payment%20for%2076 69284&cu=INR&mode=04","pine_pg_transaction_id":7669284,"short_link":"https://sandbox. bills.pe/ynaf4t6wc87e","response_code": 1,"response_message": "SUCCESS"}

deep_link/ short_link – Is the intent link to be used on android and IOS devices.

NOTE: In case of EMI transactions, OTP flow is applicable for HDFC Debit, Kotak Debit, FederalDebit Issuers.

2.2 Browser Redirect Response

2.3.1 Form Post Response Payload

Key	Value	Details
merchant_id	Integer	In response you can see the merchantid which you have sent as one of the parameters in Pine Labs payment gateway API request parameters.
merchant_access_code	String	In response you can find the merchant access code which you have sent as one of the parameters.
unique_merchant_txn_id	String. Max length 99	In response you can find the merchant unique transaction Id which you have sent as one of the parameters.
pine_pg_txn_status	Integer	Transaction status
txn_completion_date_time	DateTime	The date-time of the transaction completion at Pine Labs payment gateway server.
amount_in_paisa	Long	It is the amount for which payment transaction is being done.
txn_response_code	Integer	Represent the response of the API request and response code is returned based on the transaction result.
txn_response_msg	String	Transaction response message
acquirer_name	String	Acquirer Bank
pine_pg_transaction_id	Long	Unique transaction id generated by Pine Labs

payment_mode	Integer	Payment mode chosen at landing page.
dia_secret	String	Hash of response parameters. Please refer to HashGeneration document. Pine Labs payment gateway createsthe hash of the response parameters andsends this information in response in tag dia_secret Merchant should use this hash value returned in response to match with new secret generated at its sideusing other responseParameters. If these two secrets do not match then data is not authentic.
dia_secret_type	String	'SHA256' or 'MD5' and will be the same which is passed in dia_secret_type parameter of request
is_bank_emi_txn	Bool	Flag to indicate Bank EMI transaction
is_brand_emi_txn	Bool	Flag to indicate Brand EMI transaction
emi_tenure_month	Integer	Tenure month of EMI transaction
emi_principal_amount_in_paisa	Long	Principal EMI amount in Paise
emi_amount_payable_each_month_in_paisa	Long	Monthly Installment
emi_interest_rate_percent	Integer	Interest rate charged by bank multiplied by 10000

emi_cashback_type	Integer	Its value will be 0, 1,2 and 3 0- Standard EMI 1- Pre cash back 2- Post cash back 3- Instant Cashback
emi_total_discount_cashabck_amount_in_paisa	Long	Total discount or cashback amount applicable in EMI transaction in paise
emi_total_discount_cashback_percent	Integer	Total discount or cashback percent applicable in EMI transaction multiplied by 10000
emi_merchant_discount_cashabck_perecent	Integer	Merchant discount or cashback percent applicable in EMI tranasction multiplied by 10000
emi_merchant_discount_cashback_fixed_amount_in_paisa	Long	Merchant fixed discount or cashback amount applicable in EMI transaction in paise
emi_issuer_discount_cashabck_perecent	Integer	Issuer discount or cashback percent applicable in EMI transaction multiplied by 10000
emi_issuer_discount_cashback_fixed_amount_in_paisa	Long	Issuer fixed discount or cashback amount applicable in EMI transaction in paise
txn_additional_info	String	Base64 encoded string
merchant_return_url	String	Merchant return url
emi_processing_fee	long	Processing fee amount in paise.
captured_amount_in_paisa	long	Captured amount for a transaction
refund_amount_in_paisa	long	Refund amount for a transasction
parent_txn_status	Integer	Parent txn status
parent_txn_response_code	Integer	Parent txn response code
parent_txn_response_message	String	Parent txn response message
issuer_name	String	Issuing bank name .

3 Master codes

3.1.1 Net banking codes

Below codes are to be passed in process payment request for seamless integration

PAYMENT_CODE	BANK_NAME
NB1148	Kotak Bank
NB1378	Andhra Bank
NB1484	Andhra Bank Corporate
NB1530	Allahabad Bank
NB1529	AU Small Finance Bank
NB1485	Bank of Baroda - Corporate Banking
NB1486	Bank of Bahrain and Kuwait
NB1487	Bank of Baroda - Retail Banking
NB1511	Bassien Catholic Coop Bank
NB1533	Bandhan Bank - Corporate
NB1508	Bandhan Bank
NB1229	Bank of Maharashtra
NB1527	Barclays Bank - Corporate Net Banking
NB1147	Central Bank
NB1224	Canara Bank
NB1488	Cosmos Bank
NB1489	Punjab National Bank - Corporate Banking
NB1523	Corporation Bank - Corporate
NB1135	Corporation Bank
NB1272	Catholic Syrian Bank
NB1215	City Union Bank
NB1490	Deutsche Bank
NB1509	Digibank by DBS
NB1491	Development Credit Bank
NB1492	Dena Bank
NB1526	Dhanlaxmi Bank Corporate
NB1373	Dhanalakshmi Bank
NB1515	Equitas Small Finance Bank
NB1518	ESAF Small Finance Bank
NB1029	Federal Bank
NB1532	Fincare Bank - Retail
NB1007	HDFC Bank
NB1016	ICICI Bank
NB1493	IDBI Bank
NB1521	IDBI Corporate

NB1510	IDFC FIRST Bank
NB1431	IndusInd Bank
NB1143	Indian Bank
NB1213	Indian Overseas Bank
NB1015	JK Bank
NB1503	Janata Sahakari Bank Ltd Pune
NB1133	Karnataka Bank
NB1506	Kalyan Janata Sahakari Bank
NB1514	The Kalupur Commercial Co-Operative Bank
NB1494	Karur Vysya Bank
NB1495	Laxmi Vilas Bank - Corporate Net Banking
NB1496	Laxmi Vilas Bank - Retail Net Banking
NB1507	Mehsana urban Co-op Bank
NB1520	North East Small Finance Bank Ltd
NB1504	NKGSB Co-op Bank
NB1154	Oriental Bank of Commerce
NB1534	Karnataka Gramin Bank
NB1497	Punjab & Maharashtra Co-op Bank
NB1381	Punjab National Bank
NB1512	PNB Yuva Netbanking
NB1421	Punjab and Sindh Bank
NB1513	RBL Bank Limited
NB1524	RBL Bank Limited - Corporate Banking
NB1531	State bank Of India
NB1498	Standard Chartered Bank
NB1499	South Indian Bank
NB1517	Suryoday Small Finance Bank
NB1525	Shamrao Vithal Co-op Bank - Corporate
NB1500	Shamrao Vithal Co-op Bank
NB1380	Saraswat Bank
NB1501	Syndicate Bank
NB1516	Thane Bharat Sahakari Bank Ltd
NB1505	TJSB Bank
NB1439	Tamilnad Mercantile Bank
NB1502	Tamil Nadu State Co-operative Bank
NB1216	Union Bank of India
NB1483	UCO Bank
NB1212	United Bank Of India
NB1004	AXIS Bank
NB1379	Vijaya Bank
NB1519	Varachha Co-operative Bank Limited
NB1522	Yes Bank Corporate
NB1146	Yes Bank

3.1.1 Wallet codes

CODE	Wallet Name
OXY	Oxygen
PAYTM	Paytm
PAYZAPP	Payzapp
PHONEPE	PhonePe

3.1.2 Payment Modes

PAYMENT_MODE_ID	PAYMENT_MODE_NAME
1	CREDIT/DEBIT CARD
3	NET BANKING
4	EMI
1 9	Cardless EMI
10	UPI
11	WALLET
14	DEBIT EMI
16	PREBOOKING
17	BNPL/FLEXIPAY
20	PBP (Paybypoints)

3.1.3 Transaction Status

TXN_STATUS_ID	TXN_STATUS_NAME	DESCRIPTION
-10	Cancelled	when the user cancels the transaction.

-8	Velocity Check Failed	Velocity check failed for EMI transactions
-7	Failure	Transaction has failed due to some reasons e.g. bank session time out, insufficient funds. Payer needs to re-initiate the transaction.
-6	Rejected	Transaction has been rejected.
1	Initiated	Pine Labs payment gateway has not received response from Payment Provider/Bank. For all such transactions, We will retry the transaction, post which the transaction status will be updated to 'Captured' or'AuthReceived' or 'Rejected'. When refund of aggregator transaction is initiated
4	Captured	'Captured' call is successful. Funds will be transferred to merchant account.
6	Refunded	Refund of the transaction is successful.
7	Query Complete	Query of the transaction is successful.
9	Partially Refunded	Transaction is partially refunded
12	Pending	Txn is in pending state

13	Auto_reversed	Transaction is auto reversed
14	Drop	Txn marked as drop which user not taken any action
15	Voided	Txn is in void state

NOTE: After completion of purchase, kindly rely on "PinePGTxnStatus" and "TxnResponseCode" for final transaction response confirmation at the client side.

PinePGTxnStatus	TxnResponseCode	Transaction State	Transaction Type
4	1	Success	Purchase
1	0	Payment inquiry call is required	Purchase
-7	Any code	Payment failed	Purchase

4 Integration Best Practices

Best practices to put into effect for a smooth and secure integration with Plural:

1. **Signature Verification to avoid data tampering:**

This is a mandatory step to confirm the authenticity of the details returned to you on the return URL for successful payments.

- Convert the response received on the return URL into a string (remove secret and secret_type params)
- Sort the string alphabetically
- Hash the payload with your secret key using SHA256
- Match the generated signature with the one received in the response from Plural

2. **Check payment status before providing services:**

Check if the payment status is in the success state .i.e. : ppc_Parent_TxnStatus = 4 and ppc_ParentTxnResponseCode = 1 before providing the services to the customers

- One Inquiry API call (Fetch payment using ppc_UniqueMerchantTxnID) right after the Transaction
- Run Inquiry API periodically for the payments in initiated state

3. **Webhook Implementation:**

Implement webhooks to avoid callback failures (drop offs due to connectivity/network issues)

- Payment.captured
- Payment.failed

4. **TLS Version**

We support TLS_v_1.2 and above which is strongly recommended. Kindly ensure you are using higher TLS versions to avoid any transaction failures.