



Plural Payment Gateway API Specification document (with TPV)

Third Party Validation (Net-banking only)

- Plural PG provides Third party validation services for payments with Net-banking mode.
- TPV is mandated by SEBI for merchants in broking and other investment related businesses.
- Currently TPV is only supported in seamless integration mode.

Integration pointers for TPV (In addition to the base API reference)

API: Process Payment

Request Parameters:

Data		Data Type	Length	Description	M/O/C
netbanking_data					
	pay_code	string		Plural's Merchant netbanking code	M
tpv_data					
	account_number	string	length varies from 9 to 18	Mandatory field in case of TPV enabled on merchant	M

Sample Additional request parameters:

```
{  
  "netbanking_data": {  
    "pay_code": "NB1535"  
  },  
}
```



```
"tpv_data": {  
  "account_number": "1234567890123456"  
}  
}
```

Sample Process Payment Curl:

```
curl --  
location 'https://uat.pinepg.in/api/v2/process/payment?token=ysdzb7g8STCiskZNH2fR9ECy  
iVFgXNBpBRmBbUzo10o%3d' \  
--header 'Content-Type: application/json' \  
--header 'cache-control: no-cache' \  
--data '{  
  "netbanking_data": {  
    "pay_code": "NB1535"  
  },  
  "tpv_data": {  
    "account_number": "1234567890123456"  
  }  
}'
```

Additional Response codes expected:

PINE PG CODES	STATUS MESSAGE
PURCHASE	
4	SUCCESS
-7	FAILURE
-10	CANCELLED
INQUIRY	
-199	INITIATED
1	SUCCESS
-150	FAILED
-372	INVALID DATE FORMAT
-351	AUTO REVERSAL
-1	FORCE SUCCESS
-40	INVALID DATA
-17	PENDING FROM BANK
-15	CHALLAN GENERATED
REFUND	
-237	INVALID MERCHANT
-118	REFUND IS NOT ALLOWED
-76	INVALID TRANSACTION ID
-75	INVALID AMOUNT



-205	INSUFFICIENT AMOUNT IN THE ACCOUNT TO BE REFUND
-240	INVALID TRANSACTION DATE
-103	FAILED TRANSACTION
-267	CRITICAL PARAMETER MISSING

TPV Net banking Codes:

Bank Name	BANK CODES
DCB Bank	1027
AU Small Finance Bank	1086
Axis Bank NB	1003
Bank of Baroda Netbanking Corporate (for all Segment except B2B & Merchant Rate on %)	1075
Bank of Baroda Netbanking Retail (for all Segment except B2B & Merchant Rate on %)	1076
Bank of India	1012
Bank of Maharashtra	1033
Capital Small Finance Bank NB	2032
City Union Bank	1020
CSB Bank	1031
Deutsche Bank	1024
Dhanlaxmi Bank	1038
EQUITAS BANK	1063
Federal Bank - Retail	1083
HDFC Bank	1006
ICICI Bank	1002
IDBI Bank	1007
IDFC FIRST Bank Limited	1073
Indian Bank	1026
Indian Overseas Bank	1029
Indusind Bank	1015
Jammu and Kashmir Bank	1001
Karnataka Bank	1008
Karur Vysya Bank	1018
Kotak Mahindra Bank (w.e.f 01.07.21)	1013
Lakshmi Vilas Bank NetBanking	1009
Punjab National Bank - Corporate	1077
Punjab National Bank [Retail]	1049
Saraswat Bank - Retail	1053
Standard Chartered Bank - Retail	1082
State Bank of India	1014
Tamilnad Mercantile Bank	1044
UCO BANK	1057
Union Bank of India - Retail	1016
Yes Bank	1005