

# Merchant Integration Guide

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## Revision History

| Date                     | Revised By         | Revision Section                                      | Incorporated Changes                                                                          |
|--------------------------|--------------------|-------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| 26 September 2020        | S Yousuf Aziz      | API End Points                                        | 3.5 and 3.9 added                                                                             |
| 7 <sup>th</sup> Feb 2020 | S Yousuf Aziz      | Error Codes                                           | Error codes update                                                                            |
| 26th Jan 2021            | Syed Danyal Hassan | Adding Store id in Initiate Transaction via Form POST | 5.2 Initiate Transaction via Form Post<br>Adding For Redirection implementation with store id |
| 18th Feb 2021            | Syed Danyal Hassan | 5.2 Initiate Transaction via Form Post                | Adding Table 1.2                                                                              |
| 24th Feb 2021            | Syed Danyal Hassan | 5.1 Get An Access Token                               | Updating Table 1.0 with Basket id and txnamt as optional parameters for getting access token  |
| 24th Feb 2021            | Syed Danyal Hassan | 5.2 Initiate Transaction via Form POST request        | Updating working code example                                                                 |

|               |                    |                                                |                                                                                                     |
|---------------|--------------------|------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| 16th Apr 2021 | Syed Danyal Hassan | 5.2 Initiate Transaction via Form POST request | Correction in Tran type field name in text field input type and adding respective tran type details |
|---------------|--------------------|------------------------------------------------|-----------------------------------------------------------------------------------------------------|

|               |                    |                                                  |                                                                   |
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| 22nd Apr 2021 | Syed Danyal Hassan | Redirection implementation with transaction type | Adding Redirection implementation with transaction type paragraph |
|---------------|--------------------|--------------------------------------------------|-------------------------------------------------------------------|

|                          |                    |                             |                      |
|--------------------------|--------------------|-----------------------------|----------------------|
| 6 <sup>th</sup> May 2021 | Syed Danyal Hassan | Error Codes and Description | Updating Error codes |
|--------------------------|--------------------|-----------------------------|----------------------|

## 2

|                                |                |                                   |                                                 |
|--------------------------------|----------------|-----------------------------------|-------------------------------------------------|
| 2 <sup>nd</sup> September 2021 | Safdar Abbas   | 3.2 Transaction Via Post          | Addition of information for checkout URL        |
| 23 <sup>rd</sup> December 2022 | Ritika Thorani | 3.2 Initiate transaction via post | Addition of form parameters and their responses |
| 2 <sup>nd</sup> October 2024   | Ikram Ul Haq   | 3.1 Get Access Token Api          | Addition of request parameter                   |

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## 1. Preface

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### 1.1 About

This document contains detail explanation about how to integrate with PAYFAST Using Our Hosted Checkout and I-frame based transactions functionality. This document contains the details for online transactions.

### 1.2 Intended Audience

This document is for merchants, acquirers and developers who want to integrate with PAYFAST to perform Our Hosted Checkout and I-frame based transactions.

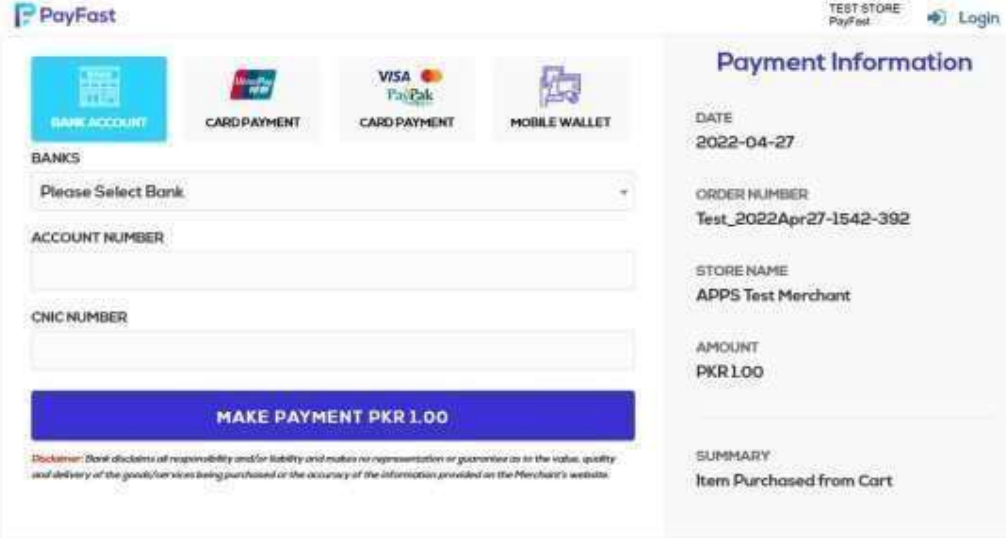
### 1.3 Integration scope

All the ecommerce functionality will be implemented by the merchant. PAYFAST service (**PayFast**) will be used only for payment processing.

## 2. Introduction

---

PAYFAST payment gateway is a payment service developed for merchants to accept payments from the customers using banks' instruments.



TEST STORE PayFast Login

**Payment Information**

DATE  
2022-04-27

ORDER NUMBER  
Test\_2022Apr27-1542-392

STORE NAME  
APPS Test Merchant

AMOUNT  
PKR 100

SUMMARY  
Item Purchased from Cart

Privacy Policy Complaint & Dispute Resolution

PCI DSS

Transaction starts from the merchant's web based ecommerce portal, after this the customer checks out and is redirected to PAYFAST payment gateway web checkout page where customer will enter their credit, debit, wallet and, account number Buyer Send the correct OTP (one-time password), and completes the payment process, and customer will have redirected towards the same merchant's ecommerce portal where the customer order is confirmed by merchant if payment is successful.

## 2.1 Payment Flow:

A generic payment flow:



In a typical PAYFAST payment flow, a buyer:

1. Buyer (customer) adds items in the shopping cart on merchant's ecommerce portal.
2. Buyer reaches checkout page and select the PAYFAST as the payment option.
3. Buyer is redirected to PAYFAST payment gateway web checkout page (For Details see section "3" PAYFAST Checkout Flow).
4. Buyer Send the correct OTP (one-time password), and completes the payment process. And customer will have redirected towards the same merchant's ecommerce portal where the customer order is confirmed by merchant if payment is successful.



## 2.2 PayFast Checkout Flow

In the PAYFAST checkout flow, the buyer:

- Logged IN user and clicks, "Submit my order" button on the merchant's ecommerce portal.

### 2.2.1 For redirection implementation

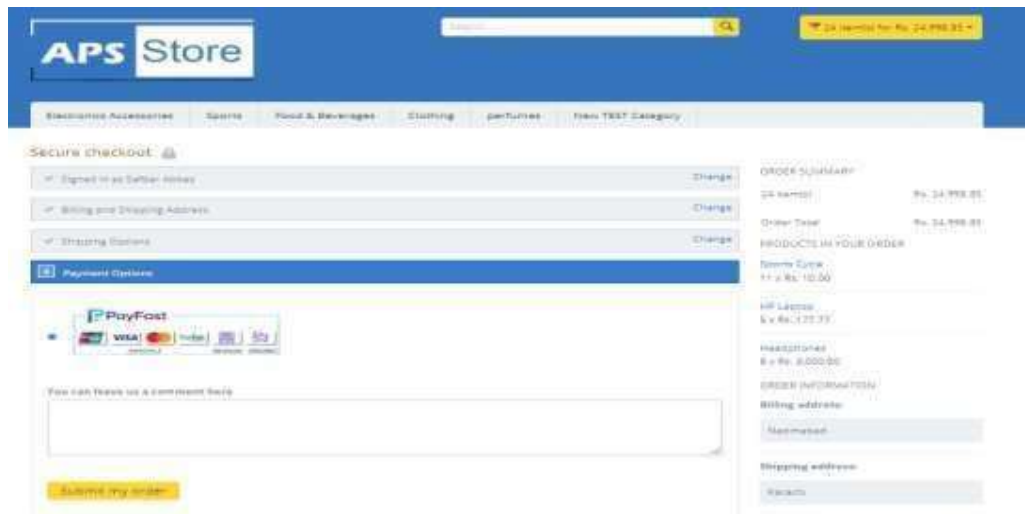
1. Order request forward to the PAYFAST checkout page.
2. Buyer select banks and enter their credit, debit, wallet and, account number, and proceed payment.
3. After clicking validate button, transaction request to the selected bank for authentication via OTP from customer.
4. After receiving OTP, customer can enter the OTP which is provided by bank on SMS/USSD channel.
5. Returns to Merchant site and confirms the order then receives confirmation.

## 2.2 Merchant Logo/Name setup on PAYFAST gateway page



Before the transaction is processed the buyer is taken to a Merchant Logo/Name on PAYFAST payment gateway page, where the buyer's information is taken, and after submission the order information is displayed. Upon continuation, this page is used to process the transaction with the PAYFAST platform.

The buyer is subsequently taken to the merchant website order confirmation page.



## 2.3 Getting Started with PayFast

### 3. Technical integration requirements

#### 3.1. Getting an ACCESS TOKEN

A webhook has to be called to get the access token. Merchant ID, Secure Key, Basket ID, and Transaction amount are the values that will be sent to fetch the access token. Moreover, Empty user agents are not allowed.

Please see below table 1.1.

| Table 1.0 |                                                                     |
|-----------|---------------------------------------------------------------------|
| URL       | https://ipguat.apps.net.pk/Ecommerce/api/Transaction/GetAccessToken |
| Method    | POST                                                                |

|                      |                                                                                                                                                                                               |
|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Parameters</b>    | MERCHANT_ID (Mandatory)                                                                                                                                                                       |
|                      | SECURED_KEY (Mandatory)                                                                                                                                                                       |
|                      | BASKET_ID (Mandatory)                                                                                                                                                                         |
|                      | TXNAMT (Mandatory)                                                                                                                                                                            |
|                      | CURRENCY_CODE (Mandatory)                                                                                                                                                                     |
| <b>Response Type</b> | JSON                                                                                                                                                                                          |
| <b>Response</b>      | <pre>{   "MERCHANT_ID": "&lt;&lt;MERCHANT_ID&gt;&gt;"   "ACCESS_TOKEN": "&lt;&lt;ACCESS_TOKEN&gt;&gt;"   "NAME": "sha"   "GENERATED_DATE_TIME": "&lt;&lt;GENERATED_DATE_TIME&gt;&gt;" }</pre> |

### 3.2. Initiate Transaction via Form POST

**For Redirection implementation**, after getting an access token, ecommerce shopping cart will send a **FORM POST** along with following parameters to PAYFAST payment gate.

|                                   |                                                                      |
|-----------------------------------|----------------------------------------------------------------------|
| <b>Table 1.1</b>                  |                                                                      |
| <b>URL for redirection option</b> | https://ipguat.apps.net.pk/Ecommerce/api/Transaction/PostTransaction |
| <b>Method</b>                     | POST                                                                 |
| <b>Form Parameters</b>            | <b>Description</b>                                                   |
| <b>MERCHANT_ID</b>                | A unique ID provided by PAYFAST                                      |
| <b>MERCHANT_NAME</b>              | Brand name                                                           |

|                                 |                                                                                                             |
|---------------------------------|-------------------------------------------------------------------------------------------------------------|
| <b>TOKEN</b>                    | Access token fetched by web hook as mentioned in Table 1.0                                                  |
| <b>PROCCODE</b>                 | 00/000                                                                                                      |
| <b>TXNAMT</b>                   | The amount which needs to be paid by the customer (this should match with the amount sent in the token API) |
| <b>CUSTOMER_MOBILE_NO</b>       | Customer's mobile number                                                                                    |
| <b>CUSTOMER_EMAIL_ADDRESSES</b> | Customer's email address                                                                                    |
| <b>SIGNATURE</b>                | A random string value                                                                                       |
| <b>VERSION</b>                  | A random string value                                                                                       |
| <b>TXNDESC</b>                  | Short description of the goods purchased by customer                                                        |
| <b>SUCCESS_URL</b>              | URL where customer will be redirected to in the browser if payment is successful.                           |
| <b>FAILURE_URL</b>              | URL where customer will be redirected to in the browser if payment is unsuccessful.                         |

|                               |                                                                                                                                                                                                                                                         |
|-------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>BASKET_ID</b>              | A unique order id from the merchant, which will represent customer's order. (this should match with the Basket ID sent in the token API)                                                                                                                |
| <b>ORDER_DATE [mandatory]</b> | Date of the order.<br>(Format: YYYY-MM-DD e.g. 2018-01-01)                                                                                                                                                                                              |
| <b>CHECKOUT_URL</b>           | URL payment information or notification is pushed to the merchant at the backend. There are two types of checkout URL immediate(Transaction notification will be pushed immediately) or delayed(Transaction notification will be pushed after a minute) |
| <b>STORE_ID</b>               | Alphanumeric string which would come from merchant portal's outlet section after outlet creation <optional>                                                                                                                                             |
| <b>CURRENCY_CODE</b>          | PKR <optional>                                                                                                                                                                                                                                          |
| <b>TRAN_TYPE</b>              | Transaction type for settlement <optional>                                                                                                                                                                                                              |

|                                |                                                                                 |
|--------------------------------|---------------------------------------------------------------------------------|
|                                |                                                                                 |
| <b>CUSTOMER_NAME</b>           | Customer name from merchant's web site                                          |
| <b>MERCHANT_CUSTOMER_ID</b>    | Customer ID in merchant's web site                                              |
| <b>CUSTOMER_IPADDRESS</b>      | Customer IP address at merchant's web site                                      |
| <b>COUNTRY</b>                 | Customer country                                                                |
| <b>SHIPPING_CUSTOMER_NAME</b>  | Customer name for Shipping address                                              |
| <b>SHIPPING_ADDRESS_1</b>      | Customer shipping address                                                       |
| <b>SHIPPING_ADDRESS_2</b>      | Customer shipping additional address                                            |
| <b>SHIPPING_STATE_PROVINCE</b> | Shipping state/province                                                         |
| <b>SHIPPING_ADDRESS_CITY</b>   | Shipping city                                                                   |
| <b>SHIPPING_POSTALCODE</b>     | Shipping postal code                                                            |
| <b>SHIPPING_METHOD</b>         | Shipping method (Courier, Local Delivery etc)                                   |
| <b>BILLING_CUSTOMER_NAME</b>   | Billing customer name from merchant's web site                                  |
| <b>BILLING_ADDRESS_CITY</b>    | Billing city of customer                                                        |
| <b>BILLING_ADDRESS_1</b>       | Billing address                                                                 |
| <b>BILLING_ADDRESS_2</b>       | Billing additional address                                                      |
| <b>BILLING_STATE_PROVINCE</b>  | Billing state/province                                                          |
| <b>BILLING_POSTALCODE</b>      | Billing postal code                                                             |
| <b>MERCHANT_USERAGENT</b>      | Browser user agent from merchant's web site                                     |
| <b>ITEMS</b>                   | An array (starting from zero) of purchased products from merchant's web site. S |
|                                | ITEMS[x][SKU]                                                                   |
|                                | ITEMS[x][NAME]                                                                  |

|  |                 |
|--|-----------------|
|  | ITEMS[x][PRICE] |
|--|-----------------|

|                                      |                                                                                                                                                                          |
|--------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                      | ITEMS[x][QTY]                                                                                                                                                            |
| <b>TRAVEL_FIRSTNAME</b>              | Traveling customer's first name                                                                                                                                          |
| <b>TRAVEL_LASTNAME</b>               | Traveling customer's last name                                                                                                                                           |
| <b>TRAVEL_NOOFPASSENGERS</b>         | Traveling no of customers                                                                                                                                                |
| <b>TRAVEL_CARRIERCODE</b>            | Traveling customer carrier code                                                                                                                                          |
| <b>TRAVEL_DESTINATION</b>            | Traveling Destination                                                                                                                                                    |
| <b>TRAVEL_DEPARTUREDATE</b>          | Traveling departure date                                                                                                                                                 |
| <b>TRAVEL_DEPARTURETIME</b>          | Travelling departure time                                                                                                                                                |
| <b>TRAVEL_ORIGINATION</b>            | Travelling origination                                                                                                                                                   |
| <b>TRAVEL_JOURNEYTYPE</b>            | Travelling journey type                                                                                                                                                  |
| <b>TRAVEL_ACTUALFINALDESTINATION</b> | Traveling actual destination                                                                                                                                             |
| <b>PROCESSING_TYPE</b>               | "HYBRID_TOKEN" (if a merchant requires a token against a customer-provided instrument used in the current transactions, skip this parameter if not relevant (optional) ) |

|                               |                                                                                                                           |
|-------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| <b>MERCHANT_CUSTOMER_ID</b>   | (Customer ID used in merchant's system/application (optional))                                                            |
| <b>INSTRUMENT_TOKEN</b>       |                                                                                                                           |
| <b>Transaction_Instrument</b> |                                                                                                                           |
|                               | 1-Bank Account<br>2-UnionPay<br>3-visa/MasterCard/paypak(card)<br>4-wallet<br>(if a merchant needs only one payment type) |

## Working Code Example

An example PHP code snippet is as follows:

```
<html>
<body>
    <h1>PayFast Example Code For Redirection Payment Request</h1>
<?php
    $merchant_id = 102;
    $secured_key = 'zWHjBp2AlttNu1sK';
    $basket_id = 'ITEM-001';
    $trans_amount = 100;    if (count($_GET) > 0)
    {
        processResponse($merchant_id,$basket_id,$trans_amount,$currency_code,
$_GET);
    }

    $token = getAccessToken($merchant_id, $secured_key, $basket_id,
$trans_amount,$currency_code);

    /**
     * get access token with merchant id, secured key, basket id, transaction
amount , currency code
     *
     */
```

```
function getAccessToken($merchant_id, $secured_key, $basket_id,
$trans_amount, , $currency_code)
{
    $tokenApiUrl =
'https://ipguat.apps.net.pk/Ecommerce/api/Transaction/GetAccessToken';

    $urlPostParams = sprintf(

'MERCHANT_ID=%s&SECURED_KEY=%s&TXNAMT=%s&BASKET_ID=%s&CURRENC
Y_CODE=%s ',

        $merchant_id,
        $secured_key,
        $trans_amount,
        $basket_id,
        $currency_code
    );

    $ch = curl_init();      curl_setopt($ch, CURLOPT_URL, $tokenApiUrl);
curl_setopt($ch, CURLOPT_RETURNTRANSFER, 1);      curl_setopt($ch,
CURLOPT_POST, 1);      curl_setopt($ch, CURLOPT_POSTFIELDS,
$urlPostParams);      curl_setopt($ch, CURLOPT_USERAGENT, 'CURL/PHP PayFast
Example');

    $response = curl_exec($ch);      curl_close($ch);

    $payload = json_decode($response);

    $token = isset($payload->ACCESS_TOKEN) ? $payload->
ACCESS_TOKEN : "";

    return $token;
}

/**
 * process response coming from PayFast
 *
 */
```



```

        echo "<br/>Transaction Failed. Message: " .
$err_msg;
    }

?>

<!-- For data integrity purpose, transaction amount and basket_id should be the
same as the ones sent in token request -->

<!--
    Actual Payment Request
-->

<form id='PayFast_payment_form' name='PayFast-payment-form' method='post'
action="https://ipguat.apps.net.pk/Ecommerce/api/Transaction/PostTransactio n">

    Currency Code: <input type="TEXT" name="CURRENCY_CODE"
value=""<?php echo $currency_code; ?>" /><br />

    Merchant ID: <input type="TEXT" name="MERCHANT_ID" value=""<?php echo
$merchant_id; ?>" /><br />

    Merchant Name: <input type="TEXT" name="MERCHANT_NAME" value="UAT
Demo Merchant" /><br />

    Token: <input type="TEXT" name="TOKEN" value=""<?php echo $token; ?>"
/><br />

    Success URL: <input type="TEXT" name="SUCCESS_URL"
value="http://merchant-site-example.com" /><br/>

    Failure URL: <input type="TEXT" name="FAILURE_URL"
value="http://merchant-site-example.com" /><br/>

    Checkout URL: <input type="TEXT" name="CHECKOUT_URL"
value="http://merchant-site-example.com" /><br/>

    Customer Email: <input type="TEXT"
name="CUSTOMER_EMAIL_ADDRESS" value="some-email@example.com" /><br />

    Customer Mobile: <input type="TEXT" name="CUSTOMER_MOBILE_NO"
value="000000000000" /><br />

    Transaction Amount: <input type="TEXT" name="TXNAMT" value=""<?php
echo $trans_amount; ?>" /><br />

    Basket ID: <input type="TEXT" name="BASKET_ID" value=""<?php echo
$basket_id; ?>" /><br />

```

```
Transaction Date: <input type="TEXT" name="ORDER_DATE" value="<?php
echo date('Y-m-d H:i:s', time()); ?>" /><br />

Signature: <input type="TEXT" name="SIGNATURE"
value="SOMERANDOM-STRING" /><br />

Version: <input type="TEXT" name="VERSION" value="MERCHANTCART-
0.1" /><br />

Item Description: <input type="TEXT" name="TXNDESC" value="Item
Purchased from Cart" /><br />

Proccode: <input type="TEXT" name="PROCCODE" value="00" /><br />

Transaction Type: <input type="TEXT" name="TRAN_TYPE"
value='ECOMM_PURCHASE' /><br />

Store ID/Terminal ID (optional): <input type="TEXT" name="STORE_ID"
value='102-ZEOJDZS3V' /><br />

Recurring transaction: <input type="TEXT" name="RECURRING_TXN"
value="TRUE/FALSE " /><br />

<INPUT TYPE="HIDDEN" NAME="MERCHANT_USERAGENT" value="Mozilla/5.0
(Windows NT 6.1; Win64; x64; rv:47.0) Gecko/20100101 Firefox/47.0">

<INPUT TYPE="HIDDEN" NAME="ITEMS[0][SKU]" value="SAMPLE-SKU-01">
```

```
<INPUT TYPE="HIDDEN" NAME="ITEMS[0][PRICE]" value="150"> <INPUT
TYPE="HIDDEN" NAME="ITEMS[0][QTY]" value="2">

<INPUT TYPE="HIDDEN" NAME="ITEMS[1][SKU]" value="SAMPLE-SKU-02">
<INPUT TYPE="HIDDEN" NAME="ITEMS[1][NAME]" value="Ice Cream">
<INPUT TYPE="HIDDEN" NAME="ITEMS[1][PRICE]" value="45"> <INPUT
TYPE="HIDDEN" NAME="ITEMS[1][QTY]" value="5">

<input type="SUBMIT" value="SUBMIT">

</form>

</body>

</html>
```

### For Redirection implementation with store ID

Please note that store id is optional but if added as a parameter then it will be validated in our system of which following example is slated below: Store id of sample merchant: 102-ZEOJDZS3V

### For Redirection/IPN (backend payment notification)

The payment gateway will send additional parameters (along with those sent already by the merchant) containing transaction information. These parameters are as follows:

| Table 1.2                               |                                                                          |
|-----------------------------------------|--------------------------------------------------------------------------|
| <b>Method</b>                           | GET                                                                      |
| <b>transaction_id</b>                   | Transaction ID processed at payment gateway                              |
| <b>err_code</b>                         | Status code of the transaction.<br>(‘000’ is for successful transaction) |
| <b>err_msg</b>                          | Descriptive message in case of failed transaction                        |
| <b>basket_id</b>                        | Order ID sent by merchant.                                               |
| <b>order_date</b><br><b>[Mandatory]</b> | Date of order sent by merchant.                                          |

|                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>validation_hash</b>      | <p>A SHA256 hash of combination of following fields in particular order:</p> <p>Basket ID</p> <p>Merchant Secured Key</p> <p>Merchant ID</p> <p>Error Code (received from PayFast)</p> <p>String Sequence:</p> <p>"your_basket_id your_merchant_secret_key your_merchant_id payasft_err_code"</p> <p>e.g. BAS-01 jdnkaabcks 102 000</p> <p>SHA256 of above example will make following hash:</p> <p>e8192a7554dd699975adf39619c703a492392edf5e416a61e183866ecdf6a2a2</p> <p>(please note " " (pipe) sign is included in the string) Value received from PayFast should match with your calculated hash for data integrity.</p> |
| <b>PaymentName</b>          | Payment type ( account , card , wallet)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>discounted_amount</b>    | Discount given my merchant ( if any )                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>transaction_amount</b>   | Actual transaction amount                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>merchant_amount</b>      | Amount sent by merchant                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>transaction_currency</b> | Transaction currency                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Instrument_token</b>     | Merchant requested token (applies for particular opted service)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

|                      |            |
|----------------------|------------|
| <b>Recurring_txn</b> | True/False |
|----------------------|------------|

### 3.3. Description of mandatory field

| <b>Mandatory Field</b> | <b>Description</b>                                                                                                                                                                                                                                       |
|------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| MERCHANT_ID            | A unique ID provided by PAYFAST                                                                                                                                                                                                                          |
| Merchant_Name          | Your brand name                                                                                                                                                                                                                                          |
| TOKEN                  | Access token fetched by webhook as mentioned in Table 1.0                                                                                                                                                                                                |
| PROCCODE               | 00 /000                                                                                                                                                                                                                                                  |
| TXNAMT                 | The amount that needs to be paid by the customer                                                                                                                                                                                                         |
| CUSTOMER_MOBILE_NO     | Customer's mobile number                                                                                                                                                                                                                                 |
| CUSTOMER_EMAIL_ADDRESS | Customer's email address                                                                                                                                                                                                                                 |
| SIGNATURE              | A random string value                                                                                                                                                                                                                                    |
| VERSION                | A random string value                                                                                                                                                                                                                                    |
| TXNDESC                | Short description of the goods purchased by customer                                                                                                                                                                                                     |
| SUCCESS_URL            | URL where customer will be redirected to in the browser if payment is successful.                                                                                                                                                                        |
| FAILURE_URL            | URL where customer will be redirected to in the browser if payment is unsuccessful.                                                                                                                                                                      |
| BASKET_ID              | A unique order id from the merchant that will represent customer's order.                                                                                                                                                                                |
| ORDER_DATE             | Date of the order.<br>(Format: YYYY-MM-DD e.g. 2018-01-01)                                                                                                                                                                                               |
| CHECKOUT_URL           | URL payment information or notification is pushed to the merchant at the backend. There are two types of checkout URL immediate(Transaction notification will be pushed immediately) or delayed (Transaction notification will be pushed after a minute) |

## 4. Error Codes & Description

---

Some new error codes may not exist in the below table:

| <b>ERROR CODES</b> | <b>ERROR DESCRIPTIONS</b>                                                        |
|--------------------|----------------------------------------------------------------------------------|
| <b>000 OR 00</b>   | Processed/Successful Transaction                                                 |
| <b>002</b>         | Time Out                                                                         |
| <b>97</b>          | Dear Customer, You have an Insufficient Balance to proceed                       |
| <b>106</b>         | Dear Customer, Your transaction Limit has been exceeded please contact your bank |
| <b>03</b>          | You have entered an Inactive Account                                             |
| <b>104</b>         | Entered details are Incorrect                                                    |
| <b>55</b>          | You have entered an Invalid OTP/PIN                                              |
| <b>54</b>          | Card Expired                                                                     |

|            |                                                                                           |
|------------|-------------------------------------------------------------------------------------------|
| <b>13</b>  | You have entered an Invalid Amount                                                        |
| <b>126</b> | Dear Customer your provided Account details are Invalid                                   |
| <b>75</b>  | Maximum PIN Retries has been Exceeded                                                     |
| <b>14</b>  | Dear Customer, You have entered an In-Active Card number                                  |
| <b>15</b>  | Dear Customer, You have entered an In-Active Card number                                  |
| <b>42</b>  | Dear Customer, You have entered an Invalid CNIC                                           |
| <b>423</b> | Dear Customer, We are unable to process your request at the moment please try again later |
| <b>41</b>  | Dear Customer, entered details are Mismatched                                             |
| <b>801</b> | {0} is your PayFast OTP (One Time Password). Please do not share with anyone.             |
| <b>802</b> | OTP could not be sent. Please try again later.                                            |

|            |                                          |
|------------|------------------------------------------|
| <b>803</b> | OTP has been sent to your email address. |
| <b>804</b> | OTP has been sent to your mobile number. |
| <b>805</b> | OTP Verified                             |
| <b>806</b> | OTP could not be verified.               |

|             |                                                           |
|-------------|-----------------------------------------------------------|
| <b>807</b>  | Too many attempts. Please try again later in few minutes. |
| <b>808</b>  | Passwords do not match                                    |
| <b>809</b>  | Invalid Password                                          |
| <b>810</b>  | Password could not be changed                             |
| <b>811</b>  | Password changed successfully                             |
| <b>812</b>  | Request could not be validated. Please try again.         |
| <b>813</b>  | Email address already registered                          |
| <b>9000</b> | FRMS Rejected                                             |
| <b>9010</b> | FRMS Error                                                |
| <b>308</b>  | Dear Customer your provided Account details are Invalid   |
| <b>600</b>  | OTP Already Expired                                       |
| <b>309</b>  | You have entered Invalid OTP Length                       |
| <b>853</b>  | Dear Customer, Your provided Account details are Invalid  |
| <b>04</b>   | You have entered a Closed Account                         |
| <b>537</b>  | You have entered a Dormant Account                        |
| <b>359</b>  | Blocked Account                                           |
| <b>8811</b> | Password changed successfully                             |



|            |                                                                                                   |
|------------|---------------------------------------------------------------------------------------------------|
| <b>880</b> | Transaction declined due to nonactivation of local ecommerce session. Please call your bank.      |
| <b>881</b> | Your transaction is declined due to insufficient funds. Please call your bank for assistance      |
| <b>882</b> | Your transaction is declined due to consumption of daily local e_payment transaction limit/count. |
| <b>883</b> | Your transaction is declined. Please call your bank to activate local e_payment service           |

## 4.1 PayFast Checkout Page

### For redirection implementation

