



**UBANK  
CONNECT**



**UBANK  
CONNECT**

## API Integration Guide

Version: 1.6

## Table of Content

<b>REVISION HISTORY</b>	<b>3</b>
<b>INTRODUCTION</b>	<b>4</b>
<b>DEFINITION AND TERMS</b>	<b>4</b>
<b>DEPOSIT FLOW</b>	<b>4</b>
Deposit Form Request	6
Status Code	8
Bank and Wallet List	9
Status API	9



**UBANK  
CONNECT**

## REVISION HISTORY

VERSION	DESCRIPTION
1.0	Initial Version
1.2	Update deposit flow diagram
1.3	Update bank list API
1.4	Add and Update query API
1.5	Add new wallet to deposit API
1.6	Status API



**UBANK  
CONNECT**

## INTRODUCTION

The purpose of this document is to facilitate the integration of the Merchant Back Office with the PSP Back Office by the merchant's developers.

## DEFINITION AND TERMS

TERMS	DESCRIPTION
<b>Merchant Website</b>	Merchant can register and login on the website
<b>Merchant Dashboard</b>	Merchants can access their account details, transaction details(referring to their Deposits & Payouts) settlements and all related reports.
<b>Merchant ID</b>	This will be the merchant ID provided by PSP
<b>Secret Key</b>	Token given to the merchant that is used for encryption
<b>Deposit</b>	The process of receiving money from members.
<b>Payout</b>	The process of sending money out.
<b>Settlement</b>	Settlement process referring to the merchant's own money.
<b>Encryption IV</b>	This will be the Encryption IV provided by PSP
<b>Merchant</b>	PSP Merchant
<b>HASH</b>	This is the combination of some parameter

## DEPOSIT FLOW

A deposit is a sum of money sent by the customer to increase the balance of his wallet on the Merchant Website.

### Merchant Website to the Back Office

Transactions are initiated from the Merchant Website. The customer inputs all necessary information such as the amount to be deposited, OTP and/or bank credentials to validate the deposit request. These will be sent to the Merchant Back Office and it will proceed to generate information, attach the signature to authenticate the request and respond to the Merchant Website.

## Merchant Website to the PSP Back Office

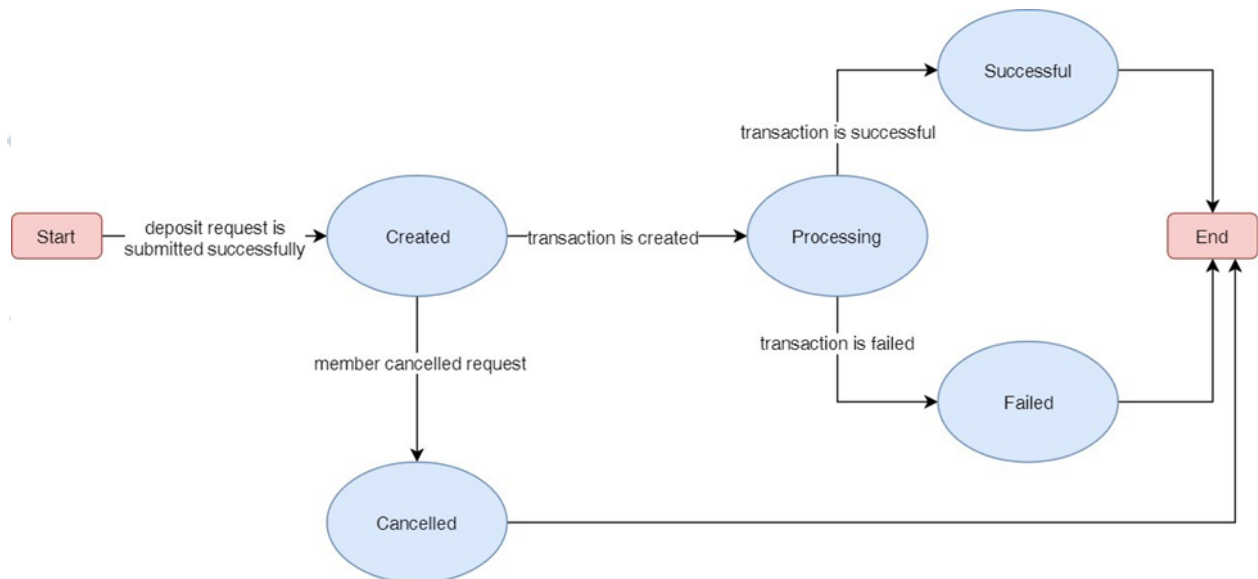
The Merchant Website will send the information to the PSP Back Office via Deposit form. Request parameters are described in the next section. Request Authentication is also applied in this process.

### Request Validity

If the request is valid, PSP will redirect members to the PSP Member Site (via Deposit form response). If the request is not valid, PSP will redirect members back to the Merchant Website.

### Transaction Status

Transactions statuses will be reported to the Merchant Back Office via Deposit & Payout Callback API. Members will be redirected to RedirectURL (which is included in the API request parameters) after all processes are done.



## Deposit Form Request

Using below parameters in a form request the merchant will send the transaction requests to the PSP then the PSP will verify & validate the request then the customer will redirect to the respective card/bankpage/wallet/UPI page.

PARAMETER	TYPE	MAX LENGTH	DESCRIPTION
merchantno	Num	10	Merchant Code provided by PSP
order_id	Integer	20	Order ID in Merchant Back Office
amount	Integer	5	Amount of the transaction
pay_by	Integer	1	Pay_by: 1. 1 for Card 2. 2 for UPI 3. 3 for Net-banking 4. 4 for E-wallets
email	String	20	Merchant will send email of customer to PSP
mobile_no	Numeric	10	Merchant will send mobile no of customer to PSP for the verification of deposit
callback_url	String	256	The URL of the Merchant that the customer will be redirected to after the transaction has been completed.
signature	String		Merchant will form a signature using below parameters \$sec_key.'@'. \$order_id.'@'. \$od_amt.'@@@'. \$mobile_no.'@'. \$email.'@@@@@'. \$return_url.'@@@@'. \$mer_id
currency	Character	4	INR
fname	String	10	Customers of merchants will enter their name.
lname	String	10	Customers of merchants will enter their name.
state	String	10	Customers of merchants will enter the state name.
city	String	10	Customers of merchants will enter the city name.
address	String	10	Customers of merchants will enter their address.

pin	Numeric	06	Customers of merchants will enter their pincode/zipcode
return_url	String	256	The URL of the Merchant that the customer will be redirected to after the transaction has been completed/failed/pending.
description	String	10	Customers will enter the description of the transaction.
payment_mode	Text	4	Merchant will send this code as LIVE/TEST to the PSP.

**For Card (Along with above parameter)**

card_number	Num	16	Customers will enter their 16 digit card no.
expiration_date	Num	2	Customers will enter the date of expiry of their card.
expiration_year	Num	4	Customers will enter the year of expiry of their card.
security_code	Num	3 or 4	Customers will enter the CVV of their card.

**For UPI (Along with above parameter)**

upi_id	Text		Customers of merchants will enter their UPI id to process the deposit.
--------	------	--	--

**For Netbanking & E-wallets (Along with above parameter)**

paymentCode	Alphanum		Merchant will send this code to PSP and these codes will be received using API.
-------------	----------	--	---

**Data used to create signature for request as below:**

```
$secretkey.'@'. $orderId.'@'. $orderAmount.'@@@'. $mobile_no.'@'. $email
address.'@@@@@'. $return_url.'@@@@'. $mer_id
```

### Response Example

```
Array
(
    [order_id] => 09876543321
    [orderAmount] => 10000
    [txStatus] => Success
    [txMsg] => User has successfully completed a transaction
    [txTime] => 2022-03-04 09:09:09
    [txCode] => SUCC200
    [signature] => hhjdfvhd8178368738jfhf87833
)
```

Data used to create signature in (MD5) for response as given:

```
mer_id|orderAmount|txStatus|txTime|order_id|sec_key
```

### Response Log

```
$response = file_get_contents("log.txt",print_r($_request,true));
Print "OK"
```

### Status Code

Status Code	Description
ERR401	Merchant payment mode is not activated by the PSP.
ERR402	Merchant details not matched.
ERR411	Merchant order ID is the same or invalid.
SUCC202	Transaction is failed.
SUCC200	Transaction is successful.
SUCC201	Transaction is pending at bank end.
WAIT200	Transactions are pending at the PSP end or not submitted to the bank.



**Bank and Wallet List**

Parameter	Description
URL	<a href="https://www.bankconnect.online/apisecure/BankList">https://www.bankconnect.online/apisecure/BankList</a>
merchant_no	1XXXX
secretkey	XXXXXXX

**Authorization**

Username	bankconnect_secure_API
Password	password_secure_API

**Header**

X-API-KEY	bankconnect_123
-----------	-----------------

**Status API**

Parameter	Description
URL	<a href="https://www.bankconnect.online/apisecure/DepositTransactionStatus">https://www.bankconnect.online/apisecure/DepositTransactionStatus</a>
merchant_no	1XXXX
secretkey	XXXXXXX
order_id	1827XXXXXX72872