QPay Integration Document
For
Merchants
V 8.0

Author / Revision

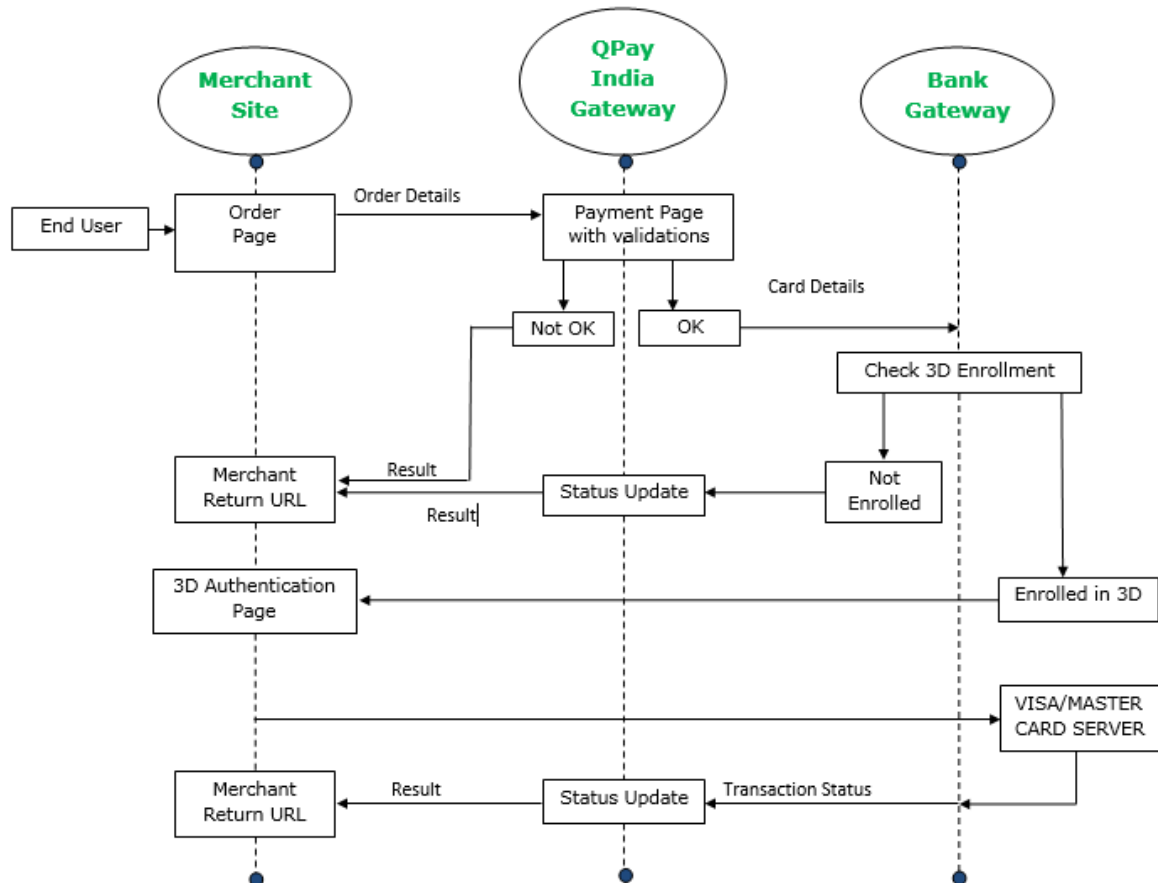| Detail	Name	Date	Version
Secure hash parameter added in request and response	**Tirupoomi B**	01/02/2019	8.0

CONTENTS

1 - INTRODUCTION

This document describes the integration procedure of QPayIndia payment gateway with the Merchant's sales application, which enables a secure online cardholder payment to the Merchant.

The Merchant shall have a fully developed shopping cart in place, which will be required to integrate with QPayIndia Payment Gateway for acceptance of online credit Card, Debit cards and Net banking payments.

2 - INTEGRATION PRINCIPLES FOR MERCHANTS USING QPAY PAYMENT PAGE

2.1 - Process Flow

1) Customer adds products in merchant site and checkout for payment.
2) Merchant posts order details to QPayIndia gateway URL.
3) QPayIndia validates the request
4) If validation fails then result will be sent to merchant response URL.
5) If validation succeeds then QPayIndia shows the payment page to customer.
6) Customer selects the payment option.
7) If payment option selected is Net Banking
   a. Customer selects the required bank and click Submit
   b. Net banking login page of the selected bank is shown
   c. User logs into the bank portal and do the transfer.
   d. Customer will be redirected to QPay and Qpay will send the status to Merchant's response URL.
8) If payment option selected is credit / debit card
   a. QPayIndia validates the card details entered by the customer and sends the transaction details to bank gateway.
   b. Bank gateway checks if card is enrolled for 3d authentication.
   c. If the result of the function is "Enrolled"
      i. Bank Gateway redirects the customer browser to 3d authentication page.
      ii. Customer enters 3d password in the authentication page and clicks Submit.

      iii.   Bank approves or declines the transaction and sends the status to QPayIndia
      iv.   QPayIndia posts the transaction status to Merchant's response URL.
      v.   Merchant shows "Approved" or "Declined" message to the customer.

d.   If result is "Not enrolled" QPayIndia sends "Cardholder is not enrolled in Authentication scheme" status to Merchant's response URL. Merchant should display proper message to the customer. Sample message given below

"You are not registered to use the 3D security authentication process with your Card Issuer. Please access your card issuer site and register for 3DS. Please continue the payment process when you have completed this process.

Initially the Merchant will be allowed to integrate QPayIndia's interface using the test card numbers provided for initial testing. In test mode, QPayIndia validates the parameters received from Merchant, shows payment page and sends the response to Merchant Return URL. The test mode is used to ensure that QPayIndia receives all the required and optional parameter values in correct format. On successful completion of test mode, the Merchant will be allowed to go for live mode where they can process live data.

2.2 - Target URL

The Merchant must post the transaction details to below URL for both test mode and live mode transactions.

https://pg.qpayindia.com/wwws/Payment/PaymentDetails.aspx

2.3 - Request

Request Parameters

Parameter Name	Description	Data Type	M – Mandatory O - Optional
ResponseURL	The fully qualified Merchant URL to which the result of transactions will be posted	String	M
QPayID	**Combination of the Qpay ID issued by QPayIndia and base64 value of order amount** separated by ` symbol (  )  Example :  Qpay ID - Asewdf Amount - 1.00 (Amount should not contain any thousand separators or currency symbols) Base64 value of Amount is MQ==  QPayID value sent in request is Asewdf`MQ==	String	M
QPayPWD	The Password issued by QPayIndia.	String	M
TransactionType	PURCHASE	String	M
OrderID	The UniqueID for the order supplied by the Merchant	String/Numeric	M/Max. 30 characters
Currency	ISO Code for the currency of the payment - INR	String	M
Mode	test – for testing in test mode. Qpay will not send transaction to bank gateway.	String	M

	live – for testing in live mode. Transaction request will be sent to bank		
PaymentPageRequired	Y – QPay payment page shown to customer	String	O
Paymentoption	C – Credit and Debit Card N – Net Banking U - UPI Example C,N –Credit, Debit card and Net Banking. If no value is provided then it will be treated as Credit/Debit Card	String	O
secure_hash	Hash value calculated using secret key	String	M
name	Name of the customer	String	M / Max.50 characters
address	Address of the customer	String	M / Max.150 characters
city	City of the customer	String	M / Max.50 characters
state	State of the customer	String	M / Max.50 characters
country	Country of the customer	String	M / Max.50 characters
postal_code	Postal code of the customer	String /Numeric	M / Max.20 characters
phone	Phone of the customer	String /Numeric	M / Max.20 characters
email	Email ID of the customer	String	M / Max.50 characters

Note: The symbols [< > ;] are not allowed in the values assigned for above parameters Request Parameters

Steps for calculating secure hash

Secret key used in the below string will be provided by Qpay

Hashdata = <secret_key provide by QPay> + "|" + < ResponseURL> + "|" + < QPayID> + "|" + < QPayPWD> + "|"+ < TransactionType> + "|" + < OrderID> + "|" + < Currency> + "|" + <Mode> + "|"+ < name>+ "|" + <email> + "|" + < phone>

If there is no value for name , email and phone then empty string can be assigned

Merchant needs to use SHA512 method to generate hashvalue

2.4 - Response

The below response parameters will be posted to merchant ResponseURL

Parameter Name	Description
MSPReferenceID	The unique reference ID issued by QPayIndia
MerchantOrderID	The UniqueID for the order supplied by the Merchant
ResponseCode	3 or 4 digits response code
Message	Description of the response code
PaymentMode	C / D / N / U (C = Credit Card, D = Debit Card, N = Net banking, U - UPI)
TransactionType	P (Purchase)
Secure_hash	Hash value generated using all the above response parameter

Steps to generate hash value using secret key and response values

String to be hashed = secretKey + "|" + MSPReferenceID + "|" + MerchantOrderID + "|" + ResponseCode + "|" + Message + "|" + PaymentMode + "|" + TransactionType

Merchant needs to use SHA512 method to generate hash value and compare with the value received in secure_hash in the response to validate the data
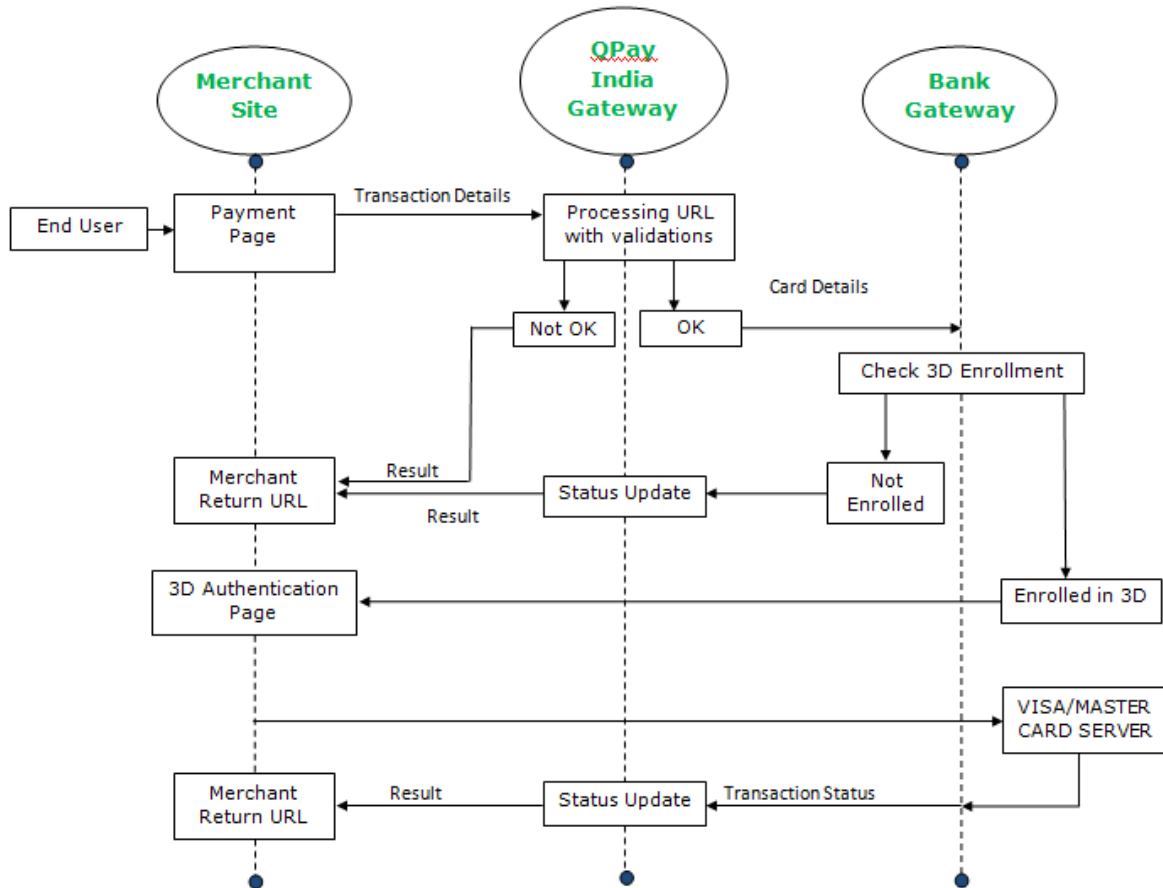
Test Card Numbers for test mode transactions

No OTP page will be shown in test mode and also amount will not be deducted from card number if live card is used.

Card Type	Card Number	Expiry Date	CVV
MASTER	5123456789012346	05/21	123
VISA	4557012345678902	05/21	123

3 - INTEGRATION PRINCIPLES FOR MERCHANTS USING OWN PAYMENT PAGE

3.1 - Process Flow

1) Customer adds products in merchant site,
2) Merchant capture payment details and posts order details to QPayIndia gateway URL.
3) QPayIndia validates the request
4) If validation fails then result will be sent to merchant response URL.
5) If validation succeeds then QPayIndia sends transaction request to bank gateway.
6) Bank gateway processes and sends response to QPay
7) QPayIndia posts the transaction status to Merchant's response URL.

Initially the Merchant will be allowed to integrate QPayIndia's interface using the test card numbers provided for initial testing. In test mode, QPayIndia validates the parameters received from Merchant, shows payment page and sends the response to Merchant Return URL. The test mode is used to ensure that QPayIndia receives all the required and optional parameter values in correct format. On successful completion of test mode, the Merchant will be allowed to go for live mode where they can process live data.

3.2 - Target URL

The Merchant must post the transaction details to below URL for both test mode and live mode transactions.

https://www.qpayindia.com/wwws/Payment/PaymentDetails.aspx

3.3 - Request

Request Parameters

Parameter Name	Description	Data Type	M – Mandatory O - Optional
ResponseURL	The fully qualified Merchant URL to which the result of transactions will be posted	String	M
QPayID	**Combination of the Qpay ID issued by QPayIndia and base64 value of order amount** separated by ` symbol (  )   Example :   Qpay ID - Asewdf  Amount - 1.00 (Amount should contain any thousand separators or currency symbols)  Base64 value of Amount is MQ==   QPayID value sent in request is Asewdf`MQ==	String	M
QPayPWD	The Password issued by QPayIndia.	String	M
TransactionType	PURCHASE	String	M
OrderID	The UniqueID for the order supplied by the Merchant	String/Numeric	M/Max. 30 characters

Currency	ISO Code for the currency of the payment - INR	String	M
Mode	test – for testing in test mode. Qpay will not send transaction to bank gateway. live – for testing in live mode. Transaction request will be sent to bank	String	M
PaymentPageRequired	N – Payment page hosted by merchants	String	M
Paymentoption	C – Credit/Debit Card N – Net Banking U – UPI If no value is provided then Credit/Debit Card option will be shown	String	M
CaseNumber	Number provided by Qpay		M
name	Name of the customer	String	M / Max.50 characters
address	Address of the customer	String	M / Max.150 characters
city	City of the customer	String	M / Max.50 characters
state	State of the customer	String	M / Max.50 characters
country	Country of the customer	String	M / Max.50 characters
postal_code	Postal code of the customer	String /Numeric	M / Max.20 characters
phone	Phone of the customer	String /Numeric	M / Max.20 characters
email	Email ID of the customer	String	M / Max.50 characters

Additional mandatory parameters required for Credit Card transactions

Parameter Name	Description	Data Type	Length
cardno	Credit or debit card number	String	16
expiryDate	Card expiry date (mm/yyyy)	String	7
cvv	3 digit CVV number	String	3
noc	Name on card	String	50

Additional mandatory parameters required for Net Banking transactions

Parameter Name	Description	Data Type	Length
TransactionBankID	Net banking id of the selected bank (List of bank with ID will be provided by QPay)	String	4

Note: The symbols [< > ;] are not allowed in the values assigned for above parameters request Parameters

Test Card Numbers for test mode transactions

3d cards

Card Type	Card Number	Expiry Date	CVV
MASTER	5123456789012346	05/21	123
VISA	4557012345678902	05/21	123

Non 3d card

Card Number	Expiry Date	CVV
4012001038443335	12/21	123

3.4 - Response

The below response parameters will be posted to merchant ResponseURL

Parameter Name	Description
MSPReferenceID	The unique reference ID issued by QPayIndia
MerchantOrderID	The UniqueID for the order supplied by the Merchant
ResponseCode	3 digit response code
Message	Description of the response code
PaymentMode	C / D / N / U (C = Credit Card, D = Debit Card, N = Net banking, U - UPI)
TransactionType	P (Purchase)

4 - REFUND

4.1 - Target URL

The Merchant must post the transaction details to below URL for both test mode and live mode refund transactions.

https://www.qpayindia.com/wwws/Payment/PaymentDetails.aspx

Partial refund is also allowed for a transaction

4.2 - Request

Multiple and partial refunds are allowed.

Request Parameters

Parameter Name	Description	Data Type	M – Mandatory O - Optional
ResponseURL	The fully qualified Merchant URL to which the result of transactions will be posted	String	M
QPayID	**Combination of the Qpay ID issued by QPayIndia and base64 value of order amount** separated by ` symbol (  )    Example :    Qpay ID - Asewdf   Amount - 1.00 (Amount should contain any thousand separators or currency symbols)   Base64 value of Amount is MQ==    QPayID value sent in request is Asewdf`MQ==	String	M
QPayPWD	The Password issued by QPayIndia.	String	M
TransactionType	REFUND	String	M
Currency	INR	String	M
Mode	test – for testing refunds of successful transactions done in test mode. Qpay	String	M

	will not send transaction to bank gateway. live – for testing refunds of successful transactions done in live mode. Transaction request will be sent to bank		
MSPReferenceid	Qpay reference id for which refund is to be performed	String	M

4.3 - Response

The below response parameters will be posted to merchant ResponseURL

Parameter Name	Description
MSPReferenceID	The unique reference ID issued by QPayIndia
ResponseCode	3 digit response code
Message	Description of the response code
TransactionType	R (Refund)

5 - RESPONSE CODE

Response Code	Response Message
100	Approved in test mode
101	QPay UserID Empty
102	QPay Password Empty
103	Case Number Empty
104	OrderID Empty
105	Mode Empty
106	Mode should be either Test or Live
107	Currency Type Empty
108	Amount empty
109	Transaction type empty
110	Transaction type should either PURCHASE or REFUND
111	Return URL empty
112	Incorrect case number
113	Invalid Amount
114	Invalid Collector
115	Currency not supported for the case number supplied
116	Invalid merchant for the collector
117	Account not linked for merchant
118	Order amount exceeds maximum limit
119	Not a valid merchant
120	Incorrect collector IP address
121	Incorrect merchant IP address
122	Account not active
123	MSPReferenceID empty
124	Duplicate OrderID
125	MSPReferenceID not found
126	Merchant order ID not exist in live mode
127	Merchant order ID not exist in test mode
128	Card number empty
129	Expiry Date Empty
130	CVV / CVV2 empty
131	Name on card empty
132	16 digits card number required
133	Expiry date invalid
134	Invalid CVV / CVV2 value
135	Only a-z, A-Z and space are allowed in name on card
136	Card Type Not Supported
137	Please select new card or select your existing card

138	Not a valid card number for the allowed card type
139	Nickname empty
140	Only a-z, A-Z are allowed in Nickname
141	Nickname already exist
142	Transaction cancelled by customer
143	Disputed Transaction By card holder
144	Invalid operation on the account
150	Refund amount should be not be greater than available transaction amount for refund
152	Only paid transaction is allowed for refund
153	Technical Problem, Contact the Help Desk
154	Timeout
1039	FSS001- Authentication Not available
1040	GV00007-Signature validation failed
1041	GV00004-PARes status not sucessful
1042	GW00456 - Invalid TranPortal ID.
1043	Name is Empty
1045	Address is Empty
1047	City is Empty
1049	State is Empty
1051	Country is Empty
1053	Postal Code is Empty
1055	Phone number is Empty
1057	EmailId is Empty
1059	Invalid Bank Transaction Type for this transaction
1060	Invalid Bank Transaction Type for the case number supplied
1063	Bank Transaction ID is Empty
1064	Invalid Bank Transaction ID supplied
1066	Account not available for this merchant
1067	Account not available for one of the transaction type
1068	Sub merchant name is missing
1069	UPI Payment request has been accepted
1070	Required element missing.: Signature
1071	Please select the month
1072	Please select the year
1073	Only one character allowed for PaymentOption parameter
1074	Request from Invalid domain
1075	Order amount is less than minimum amount limit for the account
1076	Not Sufficient Fund
1077	Declined by Issuing Bank
1078	Incorrect CVV or Expiry date
1079	Restricted Card
1080	Lost / Stolen Card

1081	Incorrect Personal Identification Number/Incorrect Pin
1082	Transaction Not Permitted to CardHolder
1083	Exceeds Withdrawl Amount Limit
1084	Exceeds withdrawal Frequency Limit/Number of times used
1085	Allowable number of PIN tries exceeded
1086	Suspected malfunction.
1087	Suspected fraud, capture.
1088	Suspected fraud, decline / Transactions declined based on Risk Score
1089	Transactions declined by Issuer based on Risk Score
200	Approved
201	Declined
202	Bank Declined Transaction
203	No Reply from Bank
204	Expired Card
205	Insufficient Funds
206	Error Communicating with Bank
207	Payment Server detected an error
208	Transaction Type Not Supported
209	Bank declined transaction (Do not contact Bank)
210	Transaction Aborted
211	Transaction Blocked - The Verification Security Level of the 3-D Secure transaction is insufficient to allow processing to continue.
212	Transaction Cancelled
213	Deferred transaction has been received and is awaiting processing
214	Issuer Returned a Referral Response
215	3-D Secure Authentication failed
216	Card Security Code verification failed
217	Shopping Transaction Locked (Please try the transaction again later)
218	Cardholder is not enrolled in Authentication scheme
219	Transaction has been received by the Payment Adaptor and is being processed
220	Transaction was not processed - Reached limit of retry attempts allowed
221	Duplicate SessionID
222	Card Security Code Failed
224	Transaction refunded successfully

6 - TRANSACTION REPORTS

QPayIndia provides various reports for the Merchants.

1. Today's Transaction
2. Transaction by Date
3. Transaction by MSP Reference ID
4. Transaction by Merchant Order ID
5. Transaction by Card Number (First 6 and Last 2 digits as per the views shown on QPayIndia gateway reports)
6. Transaction by Card Holder Name
7. Summarised Report

All the Transaction Reports shall have the option to download the data under view to Microsoft Excel format. The Merchants can view the transaction details using the link https://www.QPayIndia.com . QPayIndia support team will provide back office login details in mail.

7 - TECHNICAL SUPPORT

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