



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 th 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 Adding For Redirection implementation with store id
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2 nd September 2021	Safdar Abbas	3.2 Transaction Via Post	Addition of information for checkout URL
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I Preface

I.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.

I.2 Intended Audience

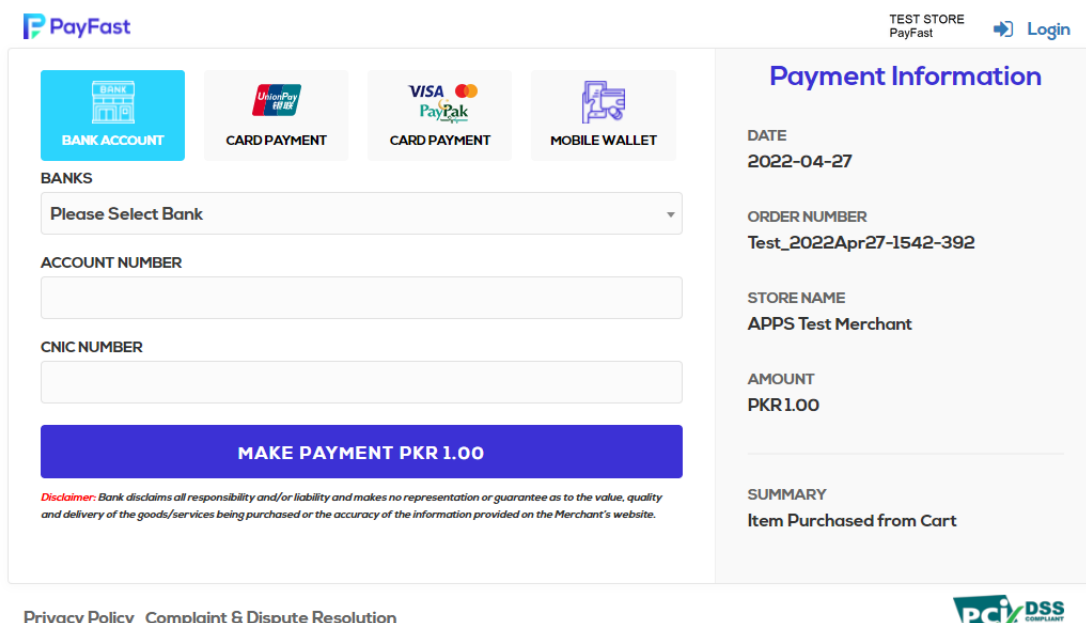
This document is for merchants, acquirers and developers who want to integrate with PAYFAST to perform Our Hosted Checkout and I-frame based transactions.

I.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.



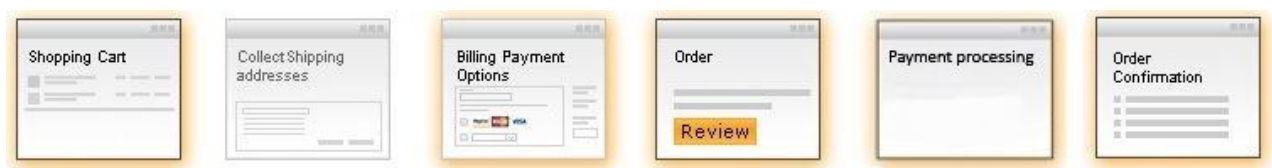
The screenshot displays the PayFast payment gateway interface. At the top left is the PayFast logo, and at the top right are links for 'TEST STORE PayFast' and 'Login'. The main content area is divided into two sections. The left section contains four payment method icons: 'BANK ACCOUNT', 'CARD PAYMENT' (with UnionPay and Visa logos), 'CARD PAYMENT' (with VISA and Mastercard logos), and 'MOBILE WALLET'. Below these icons are input fields for 'BANKS' (a dropdown menu), 'ACCOUNT NUMBER', and 'CNIC NUMBER'. A large blue button labeled 'MAKE PAYMENT PKR 1.00' is positioned below the input fields. A small disclaimer is visible at the bottom of this section. The right section, titled 'Payment Information', displays the following details: 'DATE: 2022-04-27', 'ORDER NUMBER: Test_2022Apr27-1542-392', 'STORE NAME: APPS Test Merchant', and 'AMOUNT: PKR1.00'. At the bottom of this section is a 'SUMMARY' box stating 'Item Purchased from Cart'. At the bottom of the page, there are links for 'Privacy Policy' and 'Complaint & Dispute Resolution', and a PCI DSS logo on the right.

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

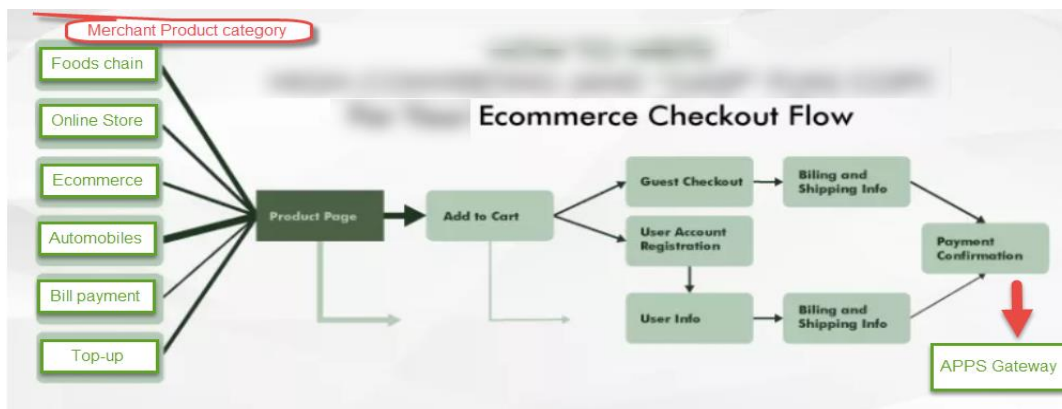
In the PAYFAST checkout flow, the buyer:

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

2.2.1 For redirection implementation

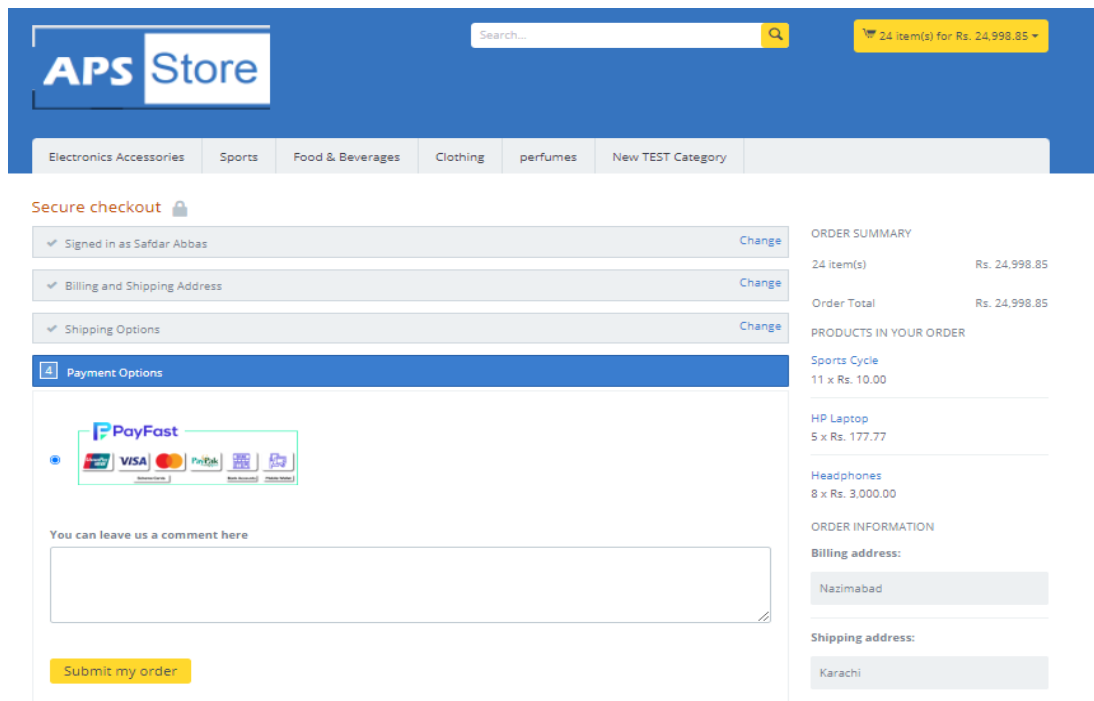
1. Order request forward to the PAYFAST checkout page.
2. Buyer select banks and enter their credit, debit, wallet and, account number, and proceed payment.
3. After clicking validate button, transaction request to the selected bank for authentication via OTP from customer.
4. After receiving OTP, customer 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.

2.3 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.

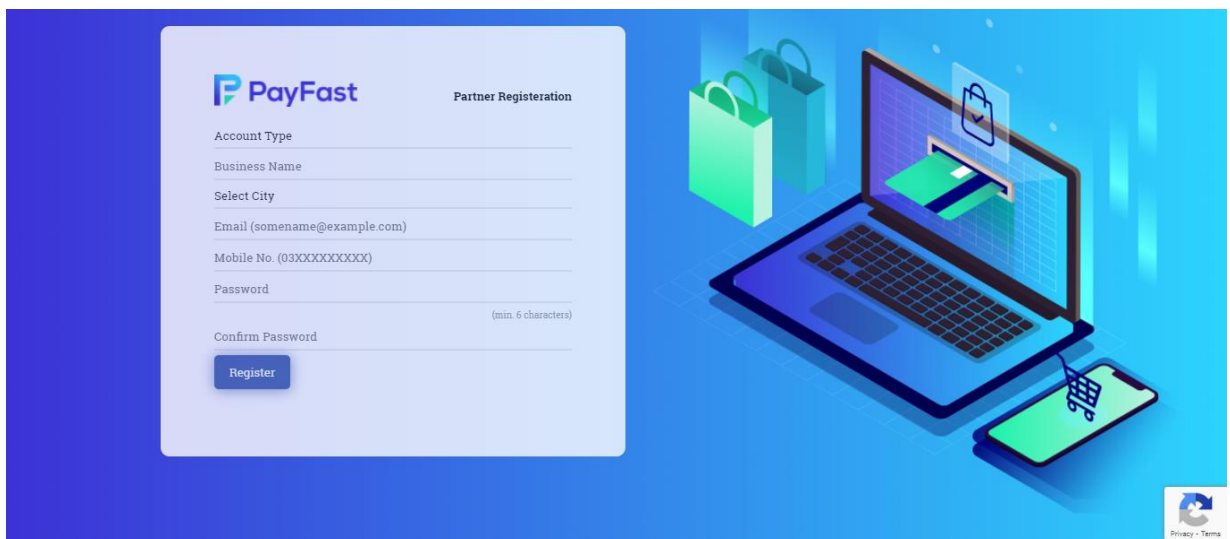
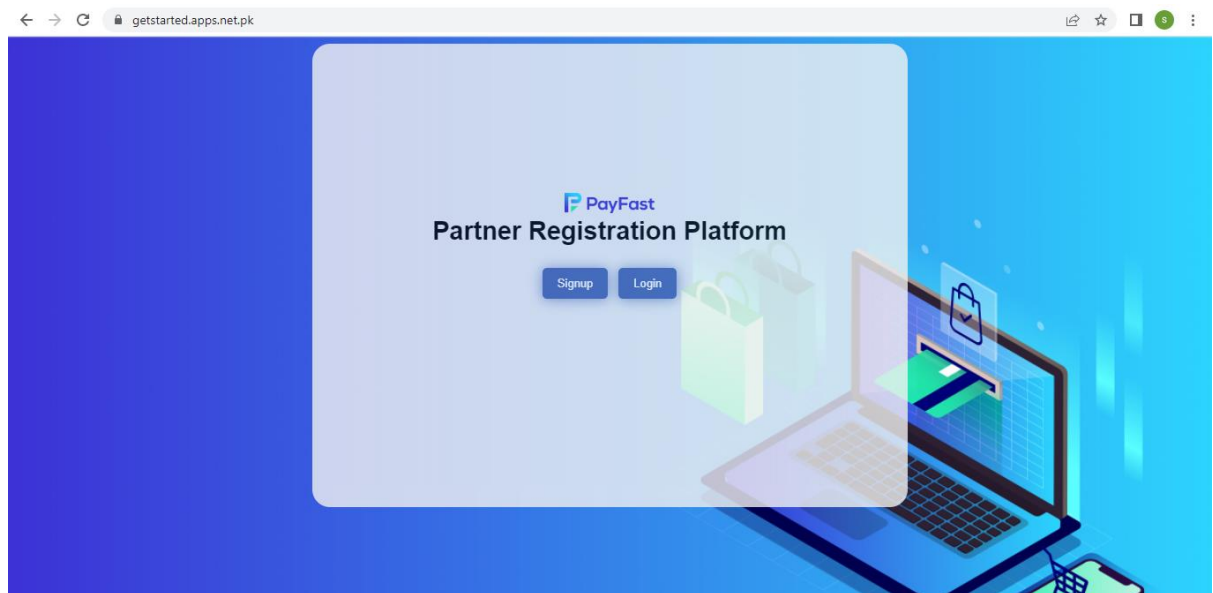
The buyer is subsequently taken to the merchant website order confirmation page.



The screenshot shows the 'APS Store' checkout page. At the top, there's a search bar and a cart icon showing '24 item(s) for Rs. 24,998.85'. Below the header, there are navigation tabs: 'Electronics Accessories', 'Sports', 'Food & Beverages', 'Clothing', 'perfumes', and 'New TEST Category'. The main content area is titled 'Secure checkout' and includes sections for 'Signed in as Safdar Abbas', 'Billing and Shipping Address', and 'Shipping Options'. The 'Payment Options' section is highlighted, showing the 'PayFast' logo and various payment methods (VISA, MasterCard, etc.). Below this is a comment box and a 'Submit my order' button. On the right side, there's an 'ORDER SUMMARY' section showing the total order value and a list of products in the order: 'Sports Cycle', 'HP Laptop', and 'Headphones'. At the bottom right, there's an 'ORDER INFORMATION' section showing the billing and shipping addresses.

2.4 Getting started with PayFast

In order to proceed with PayFast- integration , merchant would be required to sign up on <https://getstarted.PayFast.net.pk/> , and would be proceeding with sign up flow

A screenshot of the PayFast Partner Registration form. The form is white with a blue header containing the PayFast logo and "Partner Registration". The form fields are: "Account Type", "Business Name", "Select City", "Email (somename@example.com)", "Mobile No. (03XXXXXXXXXX)", "Password (min. 6 characters)", and "Confirm Password". A "Register" button is at the bottom. The background is blue with a laptop and shopping bags illustration.

Once the merchant is signed up, he would be required to fill up the info required. For further details please refer DMS documentation document shared separately.

<C:\Users\muhammad.arfeen\Downloads\DMSDocumentation.pdf>

3 Technical integration requirements

3.1 Getting an ACCESS TOKEN

A web hook has to be called to get the access token. Merchant ID, Secure Key, Basket ID and Transaction amount are the values will be sent to fetch the access token. Moreover, Empty user agent not allowed. Please see below table 1.1.

Table 1.0	
URL	https://ipguat.apps.net.pk/Ecommerce/api/Transaction/GetAccessToken
Method	POST
Parameters	MERCHANT_ID (Mandatory) SECURED_KEY (Mandatory) BASKET_ID (Mandatory) TXNAMT (Mandatory)
Response Type	JSON
Response	{ "MERCHANT_ID": "<<MERCHANT_ID>>" "ACCESS_TOKEN": "<<ACCESS_TOKEN>>" "NAME": "sha" "GENERATED_DATE_TIME": "<<GENERATED_DATE_TIME>>" }

3.2 Initiate Transaction via Form POST

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

Table 1.1	
URL for redirection option	https://ipguat.apps.net.pk/Ecommerce/api/Transaction/PostTransaction
Method	POST
Form Parameters	Description
MERCHANT_ID	A unique ID provided by PAYFAST
MERCHANT_NAME	Brand name
TOKEN	Access token fetched by web hook as mentioned in Table 1.0
PROCCODE	00
TXNAMT	The amount which needs to be paid by the customer (this should match with the amount sent in the token API)
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, which will represent customer's order. (this should match with the Basket ID sent in the token API)

ORDER_DATE	Date of the order. (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)
STORE_ID	Alphanumeric string which would come from merchant portal's outlet section after outlet creation <optional>
CURRENCY_CODE	PKR <optional>
TRAN_TYPE	Transaction type for settlement <optional>
CUSTOMER_NAME	Customer name from merchant's web site
MERCHANT_CUSTOMER_ID	Customer ID in merchant's web site
CUSTOMER_IPADDRESS	Customer IP address at merchant's web site
COUNTRY	Customer country
SHIPPING_CUSTOMER_NAME	Customer name for Shipping address
SHIPPING_ADDRESS_1	Customer shipping address
SHIPPING_ADDRESS_2	Customer shipping additional address
SHIPPING_STATE_PROVINCE	Shipping state/province
SHIPPING_ADDRESS_CITY	Shipping city
SHIPPING_POSTALCODE	Shipping postal code
SHIPPING_METHOD	Shipping method (Courier, Local Delivery etc)
BILLING_CUSTOMER_NAME	Billing customer name from merchant's web site
BILLING_ADDRESS_CITY	Billing city of customer
BILLING_ADDRESS_1	Billing address
BILLING_ADDRESS_2	Billing additional address
BILLING_STATE_PROVINCE	Billing state/province
BILLING_POSTALCODE	Billing postal code
MERCHANT_USERAGENT	Browser user agent from merchant's web site
ITEMS	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]
TRAVEL_FIRSTNAME	Travelling customer first name
TRAVEL_LASTNAME	Travelling customer last name
TRAVEL_NOOFPASSENGERS	Travelling no of customers
TRAVEL_CARRIERCODE	Travelling customer carrier code
TRAVEL_DESTINATION	Travelling destination
TRAVEL_DEPARTUREDATE	Travelling departure date
TRAVEL_DEPARTURETIME	Travelling departure time
TRAVEL_ORIGINATION	Travelling origination
TRAVEL_JOURNEYTYPE	Travelling journey type
TRAVEL_ACTUALFINALDESTINATION	Travelling actual destination

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, $_GET);
}

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

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

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

    $urlPostParams = sprintf(
        'MERCHANT_ID=%s&SECURED_KEY=%s&TXNAMT=%s&BASKET_ID=%s',
        $merchant_id,
        $secured_key,
        $trans_amount,
        $basket_id
    );
}
```

```
$ch = curl_init();
curl_setopt($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
 *
 */

function processResponse($merchant_id, $original_basket_id, $txnamt,
$response)
{
    /**
     * following parameters sent from PayFast after success/failed
transaction
     *
     */

    $trans_id = $response['transaction_id'];
    $err_code = $response['err_code'];
    $err_msg = $response['err_msg'];
    $basket_id = $response['basket_id'];
    $order_date = $response['order_date'];
    $response_key = $response['Response_Key'];
```

```
$payment_name = $response['PaymentName'];

$secretword = ''; // No secret code defined for merchant id 102,
secret code can be entered in merchant portal.

$response_string = sprintf("%s%s%s%s", $merchant_id,
$original_basket_id, $secretword, $txnamt, $err_code);

$response_hash = hash('MD5', $response_string);

if (strtolower($response_hash) != strtolower($response_key)) {
    echo "<br/>Transaction could not be varified<br/>";
    return;
}

if ($err_code == '000' || $err_code == '00') {
    echo "<strong>Transaction Successfully Completed.
Transaction ID: " . $trans_id . "</strong><br/>";
    echo "<br/>Date: " . $order_date;
    return;
}

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/PostTransac
tion">

    Currency Code: <input type="TEXT" name="CURRENCY_CODE"
value="PKR" /><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="0000000000" /><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="SOME-
RANDOM-STRING" /><br />

Version: <input type="TEXT" name="VERSION" value="MERCHANT-CART-
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-ZE0JDZS3V' /><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][NAME]" value="An Awesome Dress">
<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 implementation with transaction type

If merchant wants customer to pay with slab based banks then tran type would be passed as bill payment:

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

For bill_payment tran_type, merchant may pass additional information in the respective form as follows:

Bill Number: <input type="TEXT" name="BILL_NUMBER" value='12345' />

Please note that we are passing transaction type (tran_type) for the sole purpose of transaction settlement.

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

Table 1.2	
Method	GET
URL	Merchant's supplied URL
transaction_id	Transaction ID processed at payment gateway

err_code	Status code of the transaction. (‘000’ is for successful transaction)
err_msg	Descriptive message in case of failed transaction
basket_id	Order ID sent by merchant.
order_date	Date of order sent by merchant.
Rdv_Message_Key	Payment gateway middleware transaction id.
responseKey (it will be depreciated soon)	An MD5 hash of combination of multiple fields, to verify authenticated response: merchant_id + basket_id + <secret word> + txnamt + err_code
validation_hash	<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)</p> <p>Value received from PayFast should match with your calculated hash for data integrity.</p>

3.3 Description of mandatory field

Mandatory Field	Description
MERCHANT_ID	A unique ID provided by PAYFAST
Merchant_Name	Your brand name

TOKEN	Access token fetched by web hook as mentioned in Table 1.0
PROCCODE	00
TXNAMT	The amount which 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. (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)

The code being flexible is easily embedded on the merchant payment page. The buyer payment information will need to be parsed to the PAYFAST gateway page via this relay form.

4 Error Codes & Description

ERROR CODES	ERROR DESCRIPTIONS
00	Processed OK
002	Time Out
97	Dear Customer, You have an Insufficient Balance to proceed
106	Dear Customer, Your transaction Limit has been exceeded please contact your bank
03	You have entered an Inactive Account
104	Entered details are Incorrect
55	You have entered an Invalid OTP/PIN
54	Card Expired
13	You have entered an Invalid Amount
126	Dear Customer your provided Account details are Invalid
75	Maximum PIN Retries has been Exceeded
14	Dear Customer, You have entered an In-Active Card number
15	Dear Customer, You have entered an In-Active Card number

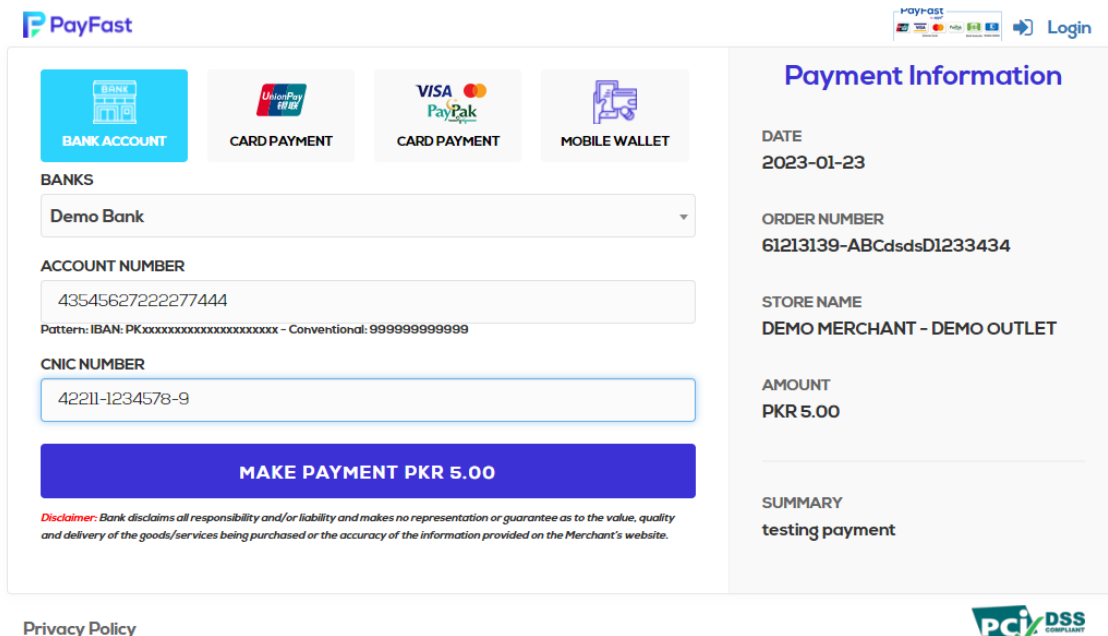
42	Dear Customer, You have entered an Invalid CNIC
423	Dear Customer, We are unable to process your request at the moment please try again later
41	Dear Customer, entered details are Mismatched
801	{0} is your PayFast OTP (One Time Password). Please do not share with anyone.
802	OTP could not be sent. Please try again later.
803	OTP has been sent to your email address.
804	OTP has been sent to your mobile number.
805	OTP Verified
806	OTP could not be verified.
807	Too many attempts. Please try again later in few minutes.
808	Passwords do not match
809	Invalid Password
810	Password could not be changed
811	Password changed successfully
812	Request could not be validated. Please try again.
813	Email address already registered
9000	FRMS Rejected
9010	FRMS Error
308	Dear Customer your provided Account details are Invalid
600	OTP Already Expired
309	You have entered Invalid OTP Length
853	Dear Customer, Your provided Account details are Invalid
04	You have entered a Closed Account
537	You have entered a Dormant Account
359	Blocked Account
8811	Password changed successfully
880	Transaction declined due to non-activation of local ecommerce session. Please call your bank.
881	Your transaction is declined due to insufficient funds. Please call your bank for assistance
882	Your transaction is declined due to consumption of daily local epayment transaction limit/count.

883	Your transaction is declined. Please call your bank to activate local epayment service
-----	--

PayFast checkout Page

4.1 For redirection implementation

On posting the form data, customer will be redirected to the following page of the PAYFAST web ecommerce portal.



The screenshot displays the PayFast checkout interface. At the top left is the PayFast logo. The main area is divided into two columns. The left column contains payment options: BANK ACCOUNT, CARD PAYMENT (with UnionPay and VISA logos), and MOBILE WALLET. Below these are form fields for BANKS (a dropdown menu showing 'Demo Bank'), ACCOUNT NUMBER (with a sample number 43545627222277444 and a pattern note), and CNIC NUMBER (with a sample number 42211-1234578-9). A large blue button labeled 'MAKE PAYMENT PKR 5.00' is positioned below the form fields. A small disclaimer is visible at the bottom of the left column. The right column, titled 'Payment Information', displays transaction details: DATE (2023-01-23), ORDER NUMBER (61213139-ABCdsdsD1233434), STORE NAME (DEMO MERCHANT - DEMO OUTLET), and AMOUNT (PKR 5.00). A 'SUMMARY' section at the bottom of the right column indicates 'testing payment'. At the top right of the page, there are logos for various payment methods and a 'Login' link. At the bottom left, there is a 'Privacy Policy' link, and at the bottom right, there is a PCI DSS COMPLIANT logo.

Enter Verification Code

OTP has been sent on your registered mobile number

SUBMIT

Authorization Code Expiry

09:59

Didn't receive the
Verification Code?

[ResendOTP](#)

Payment Information

DATE

2023-01-23

ORDER NUMBER

61213139-ABCdsdsD1233434

STORE NAME

DEMO MERCHANT - DEMO OUTLET

AMOUNT

PKR 5.00

SUMMARY

testing payment

[Privacy Policy](#)

