



E-Billing Solutions Pvt Ltd

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## 1. Product Description

We offer a revolutionary combination of an advanced Internet Payment Gateway with payments processed to Merchant's account with Bank. This product is called as EBS. The features of this product is

### Transactions

- I. **Authorized Transactions** – This is where the customer's transactions details will land after they check out from merchant's website. The payment can be made only for the transaction in authorized status.
- II. **Flagged Transactions** – This transaction is considered to be insecure. Transactions can be approved **Authorized transactions** only after verification made by EBS team.
- III. **Capturing** – Capture transaction is that made by merchant from the pending status. This transaction is then processed by the bank which is called as **processing transaction**. Here partial capture of transaction is also possible.
- IV. **Refund** – Refund for particular transaction can be made. The flow is from Merchant to customer.
- V. **Charge Back** – The charge back is the refund made by EBS to Merchant.

## 2. Integration Setup

EBS Integration Kit Consists of:

- |                         |   |
|-------------------------|---|
| a. <b>Rc4 page</b>      | : This file is necessary for decryption of data           |
| b. <b>Pay page</b>      | : This is a sample code for your payment page             |
| c. <b>Response Page</b> | : This is a sample code of your Response page (From Bank) |

### 3. Steps for Integration

#### I. Merchant Inputs

The following will be the URL's for the external entries say a shopping chart.

From Merchants HTML page to EBS Server. This action will happens when the customer through the merchant shopping cart and while capturing tries to establish his identity with EBS. Say:

(<https://secure.ebs.in/pg/ma/sale/pay/>) this URL is post method.

Parameter	Description	Type	Min	Max	-
account_id	Your Account ID	-	-	-	Required
reference_no	Your Reference Number	Char	1	20	Required
amount	Total Sale Amount	Decimal	1	14,2	Required
mode	Mode of the LIVE => live, TEST => test	Char	LIVE or TEST	LIVE or TEST	Required
description	Detail description of the sale	Char	1	255	Required
return_url	This is the url you want EBS to return back after transaction is successful.	Char	1	255	Required
name	Customer billing Name.	Char	1	128	Required
address	Customer billing address.	Char	1	255	Required
city	Customer billing city.	Char	1	32	Required
state	Customer billing state.	Char	1	32	Required
country	Customer billing country.[3 Digit country code]	Char	3	3	Required
postal_code	Customer billing postal code.	Char	1	10	Required
phone	Customer billing phone.	Char	5	20	Required
email	Customer billing email.	Char	1	100	Required
ship_name	Customer delivery Name.	Char	1	255	Required
ship_address	Customer delivery address.	Char	1	255	Required
ship_city	Customer delivery city.	Char	1	32	Required
ship_state	Customer delivery state.	Char	1	32	Required
ship_country	Customer delivery country.[3 Digit country code]	Char	3	3	Required
ship_postal_code	Customer delivery postal code.	Char	1	10	Required
ship_phone	Customer delivery phone.	Char	5	20	Required

## II. Secure Hash Validation

To validate the payment request using Secure Hash, Merchant need to Enable this option in the merchant Backend under *Account->Settings : Request Preference*.

Note: If this option is ENABLED, Merchant need to generate Secure Hash and pass this value along with other payment request Parameters. Parameter Name for Secure Hash is "secure\_hash"

SecureHash Generation:

secure\_hash = MD5(secretKey|account\_id|amount|reference\_no|return\_url|mode)

Example codes to generate secure hash

**PHP :**

```
$string = "$secretKey|$account_id|$amount|$reference_no|$return_url|$mode";  
$secure_hash = md5($string);
```

**Java :**

```
String pass = secret_key + "|" + account_id + "|" + amount + "|" + reference_no + "|" +  
return_url + "|" + mode;  
MessageDigest m = MessageDigest.getInstance("MD5");  
byte[] data = pass.getBytes();  
m.update(data,0,data.length);  
BigInteger i = new BigInteger(1,m.digest());  
String secure_hash = String.format("%1$032X", i);
```

**C# :**

```
string input = secret_key + "|" + account_id + "|" + amount + "|" + reference_no + "|" +  
return_url + "|" + mode;  
MD5 md5 = System.Security.Cryptography.MD5.Create();  
byte[] inputBytes = System.Text.Encoding.ASCII.GetBytes (input);  
byte[] hashBytes = md5.ComputeHash (inputBytes);  
StringBuilder sb = new StringBuilder();  
for (int i = 0; i < hashBytes.Length; i++)  
{  
    sb.Append (hashBytes[i].ToString ("X2"));  
}  
string secure_hash = sb.ToString();
```

## III. Return URL or Output

In this sample response page, you have to edit the secret key with your secret key. To get the secret Key,

- Login to the EBS Merchant Account.
- Go to "Settings". In the Account settings you can view the secret key.

Note: To reset the secret key merchant should send an Email to support@ebs.in requesting to reset the secret key.

The response given back to the return URL, the parameters in the response are listed below. The response given back using GET method.

The Return URL has to be in the following format to receive the response from EBS Server,

<http://www.yourdomainname.com/response.extension?DR={DR}>

**Note:** “.extension” represents the extension based on platform you are using.

S.No	Parameter	Description
1	ResponseCode	Whether the payment is successful or not
2	ResponseMessage	Message to denote the status of the Payment (Transaction Successful / Unsuccessful).
3	DateCreated	Date of payment.
4	PaymentID	Unique Reference number generated by EBS for the payment.
5	MerchantRefNo	Merchants reference number.
6	Amount	Payment Amount
7	Mode	TEST or LIVE
8	BillingName	Customer billing Name
9	BillingAddress	Customer billing address.
10	BillingCity	Customer billing city.
11	BillingState	Customer billing state.
12	BillingPostalCode	Customer billing postal code.
13	BillingCountry	Customer billing country.[
14	BillingPhone	Customer billing phone.
15	BillingEmail	Customer billing email.
16	DeliveryName	Customer delivery Name
17	DeliveryAddress	Customer delivery address.
18	DeliveryCity	Customer delivery city.
19	DeliveryState	Customer delivery state
20	DeliveryPostalCode	Customer delivery postal code.
21	DeliveryCountry	Customer delivery country.[
22	DeliveryPhone	Customer delivery phone.
23	Description	Product description
24	IsFlagged	Explains whether the payment is Flagged or not (Yes/No).
25	TransactionID	Unique Reference number generated by EBS for the current status of the payment.



**Note:**

Check the **response\_code** for the transaction from the EBS. This is the most important result field and indicates the status of the transaction. If the **response\_code** doesn't exist, this is an error occurred during the transaction. The **response\_message** is appropriate description for the **response\_code**.

If the **response\_code** is '0' the transaction is successful.

If the **response\_code** is not '0' the transaction has been declined or an error condition as detected, such as the customer typed an invalid card number.

**Recommended validation in the response file to avoid duplication of records in your backend**

1) Pass your orderid in the reference\_no parameter and in response file, check whether MerchantRefNo and your orderid matches.

2) Check the amount of the order and the "amount" parameter in the response is equal.

If both the conditions results as true, insert order in your backend, which nullifies the duplications.

**IsFlagged:**

Flagged transactions are potentially risky transactions, which will be verified by our Risk team and updated manually as authorized / canceled within 24 hours.

If required, we may contact you to provide details / confirmation for the action to be taken for such risky payments.

**Note:** Please do not process/ship the product/service to the customer until the transaction is approved/authorized and captured.

**IsFlagged can have two values YES/No.**

"Yes" indicates that the transaction is waiting for manual verification.

"No" indicates that it is authorized and ready for capture.

If the transaction is successful (response code="0") and if the IsFlagged is "No", then the service can be provided immediately.

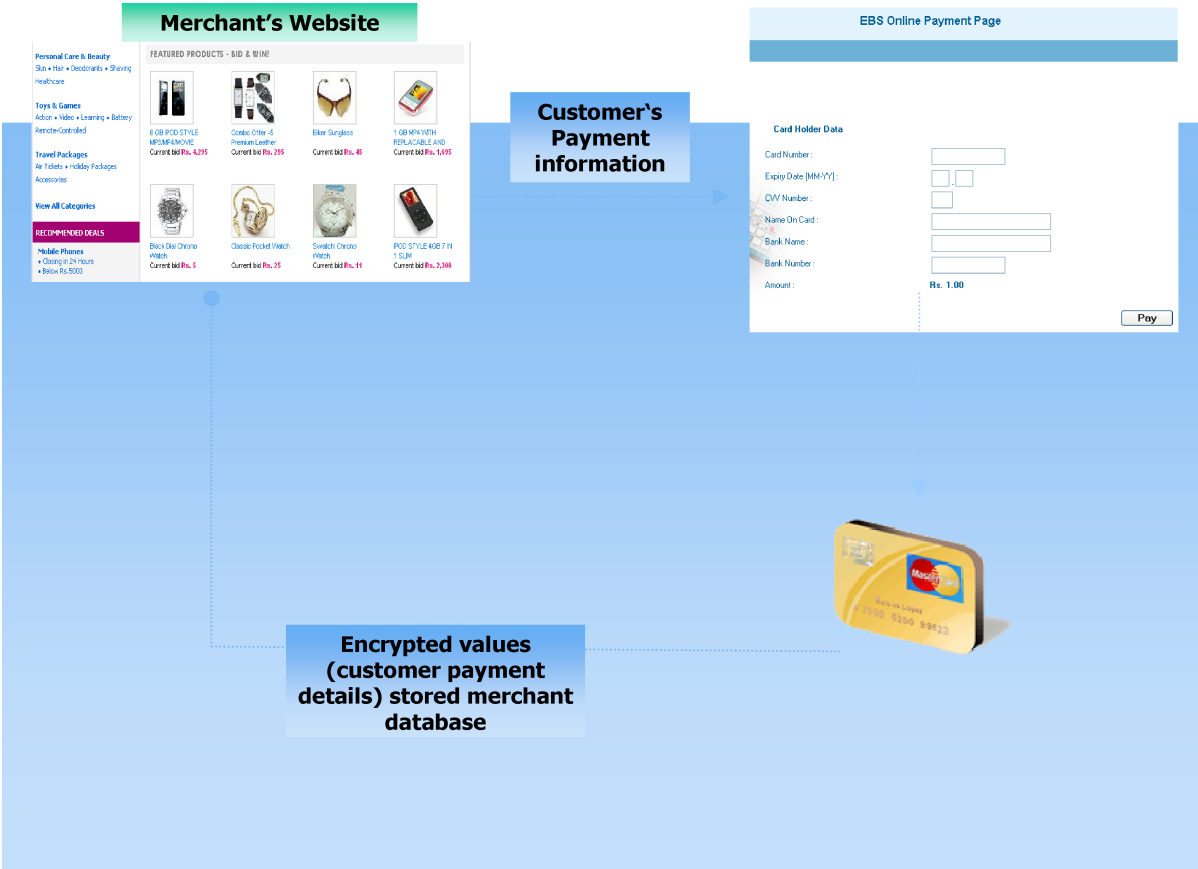
If the transaction is successful(response code="0")and if the IsFlagged is "Yes", then the service for the corresponding payment has to be kept on hold until the manual verification is completed and authorized by EBS.

**Session Time Out:** - 15 minutes

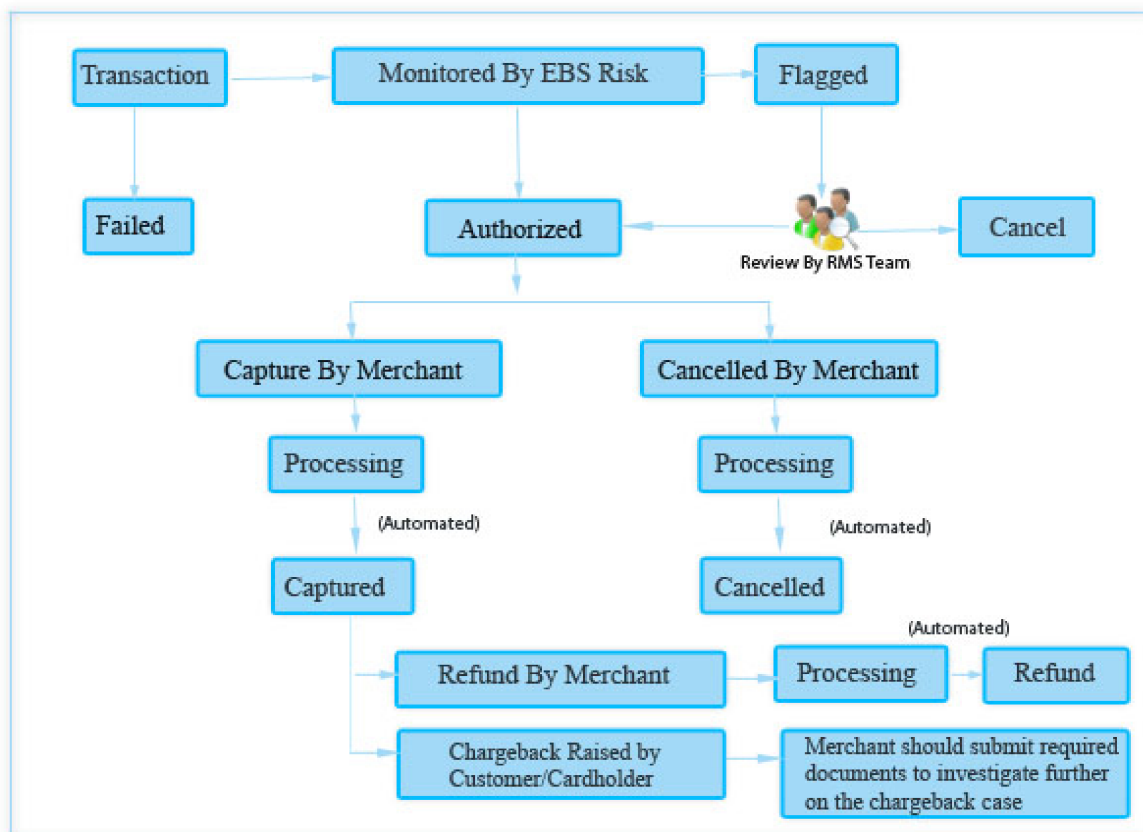


5. Process Flow

I. Customer’s Payment Process



### Merchant's Payment Process





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