

Payment Gateway Integration Guide Merchant Hosted

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Version Control Table

Date Updated	Version	Description of Changes	Author	Approved By
10 Jan 2020	1.0	Initial version	Smith	Smith
19 Feb 2021	1.1	Updated Net-banking and wallet Payments	Smith	Smith
6 April 2021	1.2	Add UPI payment Type	Smith	Smith

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1 ABOUT THIS GUIDE

Objectives and target audience

This guide is designed to provide detailed information on how to integrate and use Payment Gateway where the merchant can accept card details at their own application. The guide covers the steps in the payment process and the information that needs to be passed from Merchant web servers to process payments via Payment Gateway.

Additional gateway integration options are also described.

Related documentation

You should use this guide together with the additional Payment Gateway documents described below.

Guide	Description
API specification Doc	Details of all Status enquiry and refund APIs

2 INTRODUCTION

The Payment Gateway is a secured payment aggregator, where you redirect customers from your Website/Ecommerce/M-commerce platform to make a payment using Credit Card/Debit Card/UPI/Internet Banking other payment options. The gateway collects customer payment details in a secured manner using standard HTML forms and processes the payment transaction.

After the payment is complete, the customer is returned to merchant website and merchant application receives a real-time notification of the payment, which include details of the transaction.

PRE-REQUISITE

It is expected that the users may go through the entire guide to understand the Integration Requirements though it is easy for people with technical understanding.

It is assumed that the Merchant website/application is **PCI-DSS** certified (Regulatory requirements from Banks and Card associations) as it is mandatory for capturing Customer's Credit/Debit card information on Merchant websites.

All Card/Net banking information is transferred seamlessly to Payment Gateway Page in a secured manner and transaction response is returned back to the Merchant real time, post processing of the transaction.

Connecting to the Payment Gateway

Connecting to the Payment Gateway Payment Gateway requires adding Payment Gateway as a payment method on your website's checkout or payment page. When your customer selects the payment option, you should ensure that they are redirected to the Payment Gateway.

You can use a standard HTML form to collect and pass payment and customer details to Payment Gateway. An example of an HTML form is shown in [section Code Integration Example](#)

A simplified illustration of the transaction flow is shown in [Figure 1](#) below.

Figure 1. Transaction flow from merchant to PG

1. When the customer is ready to pay for goods or services on your website, they enter the card details on your payment page.
2. The customer is redirected Payment Gateway PG for and the card details are validated.
3. Customer is redirect to the bank systems for additional bank authentication.
4. Payment Gateway receives the response of the transaction from bank.
5. User is redirected back to merchant website
6. Customer gets to know the status of the transaction

Optional steps:

7. Merchant gets SMS/email notification about the transaction status.
8. Customer gets SMS/email notification about the transaction status.

Redirecting customers to the Payment Gateway (step 1)

When a customer is on the online checkout/payment page on your website, they first have to enter the card details or select other payment mode.

How to redirect the customer

- The HTML form should contain the required input fields listed in [Table-2](#) below.
- You should use a secure method of obtaining a session ID before redirecting customers to Payment Gateway.
- The payment request should be encrypted before posting to Payment Gateway servers.

Tips for improving the customer experience

- To maximize conversion, Payment Gateway recommends that you redirect customers to the Payment Gateway in the same browser.

3 Integration with Payment Gateway

Request Format

Please review the table below for details of the required and optional parameters that need to be included in your form. An example of a simple HTML form is provided.

Request URLs

Integration: <https://uat.AMIPay.co/pgui/jsp/hostedpaymentrequest>

Production: <https://www.AMIPay.co/pgui/jsp/hostedpaymentrequest>

Table 2: Payment Gateway parameters

Field name	Description	Required	Type^	Min	Max	Example
Merchant Details						
PAY_ID	Pay ID is a unique merchant identifier provided by Payment Gateway	YES	NU	16	16	160234578452178
ORDER_ID	Merchant reference number	YES	AN	1	50	ORDER1234
RETURN_URL	Url of merchant website to get the response after transaction is processed	YES	CH	5	1024	http://www.merchant.com/pgResponse
HASH	Unique value generated by SHA 256 hashing algorithm	YES	AN	64	64	7995156CE4C40C44C41BECA3B9CE09B9
Customer Details						
CUST_NAME	Customer name	NO	CH	1	150	John Pal

CUST_FIRST_NAME	Customer first name	NO	CH	2	150	John
CUST_LAST_NAME	Customer last name	NO	CH	2	150	Pal
CUST_STREET_ADDRESS1	Customer address	NO	CH	2	250	House no-101
CUST_CITY	Customer city	NO	CH	2	50	Ghaziabad
CUST_STATE	Customer state	NO	CH	2	100	Haryana
CUST_COUNTRY	Customer country	NO	CH	2	100	India
CUST_ZIP	Customer zip	NO	AN	6	9	TWQ 123
CUST_PHONE*	Customer phone	YES	NU	8	15	074xxxxxx65
CUST_ID	Unique ID assigned to customer	NO	CH	5	250	CUST109328
CUST_EMAIL*	Customer email	YES	CH	6	120	john@test.com
CUST_SHIP_LAST_NAME	Customer Shipping last name	NO	CH	2	150	Pal
CUST_SHIP_FIRST_NAME	Customer shipping first name	NO	CH	2	150	John
CUST_SHIP_NAME	Customer shipping name	NO	CH	2	150	John Pal
CUST_SHIP_STREET_ADDRESS1	Customer shipping address	NO	CH	2	250	House no-101
CUST_SHIP_STREET_ADDRESS2	Customer shipping address	NO	CH	2	250	Block A
CUST_SHIP_CITY	Customer shipping city	NO	CH	2	50	Gurgaon
CUST_SHIP_STATE	Customer shipping state	NO	CH	2	100	Haryana
CUST_SHIP_CO	Customer shipping	NO	CH	2	100	India

UNTRY	country					
CUST_SHIP_ZIP	Customer shipping zip	NO	AN	6	9	1xxxx1
CUST_SHIP_PHONE	Customer shipping phone	NO	NU	8	15	074xxxxxx65
Payment Details						
AMOUNT**	Total Sale Amount	YES	NU	3	12	100
CURRENCY_CODE	3-digit code of the currency	YES	NU	3	3	826 (ISO 4217 numeric code)
CARD_NUMBER	Card number of customer	YES^	NU	15	19	4012001037141112
CARD_EXP_DT	Expiry month and year of card	YES^	NU	6	6	122023 (With format MMYYYY)
CVV	Security code on card	YES^	NU	3	4	354
CARD_HOLDER_NAME	Name of card holder as written on card	YES^	A	1	100	KV Rao
PAYMENT_TYPE	Type of payment method	YES	A	2	10	CARD,NB,WL
MOP_TYPE	Net banking or wallet code	YES^	AN	2	10	1024
PAYER_ADDRESSES	VPA of end user	YES** *	CH	5	255	johnsnow@ybl
Item Level Details						
PRODUCT_DESC	Description of product	NO	CH	1	1024	xyz

Abbreviation NU - Numeric, CH – Character, AN – Alphanumeric, A: Alphabetic

**Refer Amount format for Amount

*** Only mandatory in case of UPI payments

*Email and phone number is mandatory for all requests

^: All card fields are mandatory together in case of card-based transactions and MOP_TYPE required only in case of net banking or wallet transactions.

Amount format

The amount of the transaction expressed in the smallest currency unit. The amount must not contain any decimal points, thousands of separators or currency symbols. This value cannot be negative or zero.

For example, INR 12.50 is expressed as 1250.

INR 1 is expressed as 100.

Note: Transactions in currency IDR (Indonesian Rupiah) will use an exponent of 0 (zero). This means an amount expressed as 1250 will be treated as IDR Rp1, 250 and not IDR Rp12.50 (with exponent 2) unlike other currencies. Payment Gateway Response Format

When the payment process is complete Payment Gateway sends the details of the transaction to the Response url. This is done with a standard HTTP POST request. The Payment Gateway server continues to post the status until a response of HTTP OK (200) is received from your server or the number of posts exceeds 10.

Response parameters

After completion of the transaction the customer is redirected back to the merchant at the return URL provided. In case the merchant does not receive the transaction repose a status enquiry request can be initiated.

Table 3 shows the parameters sent to merchant **response url**:

Table 3: Response parameters

Field name	Description	Example value
CUST_NAME	Customer name	John Pal

TXNTYPE	Type of transaction processed	SALE/AUTH
AMOUNT	Total Sale Amount	100
CURRENCY_CODE *	3-digit code of the currency	826
ORDER_ID	Merchant reference number	ESN78452
PAY_ID	Pay ID is given by Payment Gateway	160234578452178
TXN_ID	Transaction Id generated by Payment Gateway to identify the current step	150611417421130
PAYMENT_TYPE	Type of payment mode used by customer	CC/DC/NB/WL
MOP_TYPE	Method of payment	VI/MC/PPWL/1005
CARD_MASK	Masked card number for card txns	401200*****1234
PG_REF_NUM	Id generated by Payment Gateway. Use for further communication with Payment Gateway, for tracking the full order	150611417421129
RESPONSE_CODE *	Code for transaction status	000
RESPONSE_MESSAGE *	Response message for transaction status	SUCCESS
HASH*	Unique value generated by SHA 256 hashing algorithm	7995156CE4C40C44C41BECA3 B9CE09B9
ECI	Bank issued ECI flag	5
AUTH_CODE	Authorization code	123456
RRN	Bank reference number	789456132
AVR	Address verification flag	Y/N
ACQ_ID	Bank reference number	KJDNI4UT873
STATUS	Transaction status	Approved/Captured/Declined

CUST_EMAIL	Echo back field	john@gmail.com
CUST_ID	Echo back field	
CUST_PHONE	Echo back field	
PG_TXN_MESSAGE	Detailed message for transaction	
RETURN_URL	Merchant return URL in request	www.merchantsite.com/paym entresponse
RESPONSE_DATE	Date of response	12102019
RESPONSE_TIME	Time of response	10:35:10
PRODUCT_DESC	Description of product	xyz
CARD_ISSUER_BANK	Card issuing bank	SBI
CARD_ISSUER_COUNTRY	Issuing country of the customer card	India
TOTAL_AMOUNT	Total amount debited to customer in case of surcharge model	10134
IS_MERCHANT_HOSTED	Hosted transaction flag	Y

- * Refer Table 2 for Currency Code
- * Refer Table 4 & Table 5 for Response Code
- * Refer Table 4 & Table 5 for Response Message
- * Refer Generate secure hash

Validating the response

The merchant application must validate the transaction response in the status response. This can be done as follows:

1. First the request is decrypted, and parameter map is prepared
2. Match the response hash that is present in the response against the merchant application calculated hash value using the response params. In case the merchant hash does not match that transaction must not be considered a successful transaction. For successful transaction RESPONSE_CODE is 000 and STATUS is “Captured” or “Approved”.
3. Call the status API and verify the same result as received in real time response.

The merchant technical team can implement the ignore case snippet in their system to avoid disconnect.

Once you have validated the transaction data you can process the transaction, for example, by dispatching the goods ordered.

Please Note: The above implementations are a mandate for all the merchants and in case of any discrepancy at the merchant's end the merchant will be liable for any losses. To confirm the same Payment Gateway team shall review the merchant system before go-live.

4 Generating a secure hash

SHA-256 signature

The merchant code creates the Secure Hash value on the Transaction Request data. The Payment Server creates another Secure Hash value and sends it back to the merchant in the Transaction Response.

The Secure Hash is a hexadecimal encoded SHA-256 HMAC of a concatenation of VPC and User Defined parameters. The concatenation of parameters takes the form of a set of name-value pairs, like the parameter string for an HTTP GET call.

Method of generating hash

To generate a hash you need to make a request string of all the required parameters

For example, if you want to pass the following name value pairs in your request

```
{CVV=123, CUST_PHONE=9811679358, CARD_EXP_DT=122020, CURRENCY_CODE=356,
CARD_NUMBER=4012001037141112, CARD_HOLDER_NAME=SMITH, PAYMENT_TYPE=CARD,
RETURN_URL=https://merchant.com/response/paymentResponse, PAY_ID=1008791016132600,
ORDER_ID=CASH1588932933238, AMOUNT=1000, CUST_EMAIL=Smith@Payment Gateway.com}
```

Then you need to sort all the parameters in ascending order and add "Tiled" (~) symbol as separator to prepare the request String.

The Output will be as follows

```
{AMOUNT=1000~CARD_EXP_DT=122020~CARD_HOLDER_NAME=SMITH~CARD_NUMBER=4012001037
141112~CURRENCY_CODE=356~CUST_EMAIL=Smith@Payment
Gateway.com~CUST_PHONE=9811679358~CVV=123~ORDER_ID=CASH1588932933238~PAYMENT_TYPE
=CARD~PAY_ID=1008791016132600~RETURN_URL=
https://merchant.com/response/paymentResponse }
```

Next step is to append the Secret Key at the end of the parameter string given by Payment Gateway to you. After adding you will get the following output

```
{AMOUNT=1000~CARD_EXP_DT=122020~CARD HOLDER_NAME=SMITH~CARD_NUMBER=4012001037
141112~CURRENCY_CODE=356~CUST_EMAIL=Smith@Payment
Gateway.com~CUST_PHONE=9811679358~CVV=123~ORDER_ID=CASH1588932933238~PAYMENT_TYPE
=CARD~PAY_ID=1008791016132600~RETURN_URL=
https://merchant.com/response/paymentResponse5572307a4cf1427e}
```

After completing the above-mentioned process, you will have to call SHA 256 algorithm and pass the parameter string to the same and the SHA will return you the desired result as below (Contact merchant support team to get SHA256 library for your platform)

Hash value= {6797f1842deb4f3ebaead53e1bafd5a535d322b9fa3893f201fdb03933eeae09}

Now you must convert the generated value to the Upper Case, and you will get the final result as hash value

Hash value = 6797F1842DEB4F3EBAEAD53E1BAFD5A535D322B9FA3893F201FDB03933EEAE09

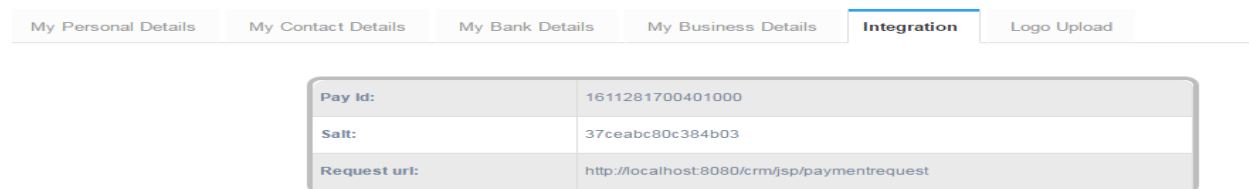
The purpose of the **SHA2signature** field is to ensure the integrity of the data posted back to your server. You should always compare the **SHA2signature** field's value posted by Payment Gateway 's servers with the one you calculated.

To calculate the **SHA2sig**, you need to take the values of the fields listed above exactly as they were posted back to you, concatenate them and perform a **SHA2** calculation on this string.

Secret key

The secret key is very essential element in generating hash. You have to append the secret key with all the other required parameters to generate hash through SHA2 algorithm. You can find your secret key in your merchant panel in following steps:

1. Login to your merchant account
2. Click on My Account Tab
3. Click on My Profile
4. You can find secret key value under Integration Tab



5 Encrypting the request

Encryption Key

The encryption key will be sent over email to the registered email id when the merchant is proceeding to live mode.

Encryption mechanism

After the plain text request is prepared the hash is also appended to the request string

```
{
AMOUNT=1000~CARD_EXP_DT=122020~CARD_HOLDER_NAME=SMITH~CARD_NUMBER=40120010371
41112~CURRENCY_CODE=356~CUST_EMAIL=Smith@Payment
Gateway.com~CUST_PHONE=9811679358~CVV=123~ORDER_ID=CASH1588932933238~PAYMENT_TYPE
=CARD~PAY_ID=1008791016132600~RETURN_URL=
https://merchant.com/response/paymentResponse~HASH=6797F1842DEB4F3EBAEAD53E1BAFD5A535D322B9FA3893F201FDB03933EEAE09
}
```

After the hash is appended the request string is encrypted using AES algorithm with “/CBC/PKCS5PADDING” and then posted over to the Payment Gateway PG with parameter name ENCDATA

```
ENCDATA="PAECEyI8JEO8kXxG8CSDGnNKn0mBem9KKOpaycxrQ5keKH/Bxob5qtNTqquAyrC2fVwTuUY
yryMeC6alcicYU62CDyyLlrzlvjc7BRwurRTyv066p1IEv4+PAUV4WQOMxTAXdJ4hY9kDpU9TjvvTqYpld0FN
CrgCudWzWwXiMfOOST5cjXhBwwDM7j1gR9cgDqwd8I+Wrdaf1u6dOSkKglwgYaTGxYgNEmL9Kmprc1f
j8ePd6TOHBW2nYUMpjGFuhvjsQjF1mQw7sF4YiNgL8OCQ9Um+OniFsoWbuw6eyPr2ZMhFORyeTBdyS+
865BD662SBIFRDKSrvZLuQo7neY6dg9J1FM7O9h45xcHwguZf+oUVaw79nr2ZNMmVE3gao5cuMmj19KV
Dm3Xd5031HKVSXtlnRjh18x9BNh6G+litkvCFx7HpU22YSEL9NsQNKMKtocWHDw7HLYthJ7EDTXKq/0jA9
1Rpw/oVw5pECcj9mM1kKVVolKncp5VYyJKEO"
```

Note: Please do not append the salt key with the request String before encryption.

6 Sending request and Getting Response

6.1 Request

After the hashing and encryption is done the encrypted request is posted to Payment Gateway PG securely and user is redirected to bank for authentication by Payment Gateway

```
<form action="https://uat.AMIPay.co/pgui/jsp/hostedpaymentrequest" method=post>
<input type="hidden" name="PAY_ID" value="1008791016132600"/>
<input type="hidden" name="ENCDATA"
value="PAECEyI8JEO8kXxG8CSDGnNKn0mBem9KKOpaycxrQ5keKH/Bxob5qtNTqquAyrC2fVw
```



```
TuUYryMeC6aIcicYU62CDyyLIrZlvjc7BrwurRTyv066p1Iev4+PAUV4WQOMxTAXdJ4hY9kDp
U9TjvvTqYpld0FNCrgCudWzWwXiMfO0St5cjXhBwoDM7jlgR9cgDqwd8I+WrDaflu6dOSkKgI
wgYaTGxYgNEmL9Kmprclfj8ePd6TOHBW2nYUMpjGFuhvjsQjF1mQw7sF4YiNgL8OCQ9Um+OniF
soWbw6eyPr2ZMhFORyeTBdyS+865BD662SBlFRDKSrvZLuQo7neY6dg9J1FM7O9h45xcHwguZ
f+oUVaw79nr2ZNMmVE3gao5cuMmj19KVDm3Xd5031HKVStlnRjH18x9BNh6G+litkvCFx7HpU
22YSEL9NsQNKMktocWHDw7HLYthJ7EDTXKq/0jA91Rpw/oVw5pECcj9mM1kKV0lKncp5VYyJKE
0"/>
<input type="submit" value="Click to Pay"/>
</form>
```

6.2 Response

The response is redirected to the merchant in the same format with ENCDATA and PAY_ID as the parameters. ENCDATA is decrypted using the same encryption key and Hash is validated.

For example: **Encrypted Data Received**

ENCDATA: "N2N0ktvZ07xVU1YgMdlRpiGChgc3u9sZhCra9twHXiLZveG2y9pAub/ijAnELRc4mJfJqcJtmCwaV3wDTTwaqEVE54mSUHoMGySSd/CaDudHu4ciBlhIRigGyr7Vqev692bN412msQMatZBmfE2F28onz9h2L2gsnF1+rNBcsct+sxK9lhoOmQ/TltadYUrYRnu3sxkzzjy/ByeHDivy7IbzL26p3q8oW6YVRhtmmDUsfLcLYyr5t9KLGSMb34958r8jinQqIpxQqaw5wc6iCNJ0gelOgFFp6miYzCTC9WyafAxSyEZA3VREaWYi83/1Zjf+NolG5JZg3d9Fpu9DwsXINvAWp296Avp65Ero+Rn0XhDZG8Uey6NXlgo+fWqLegxaxjks7dkM1eEnppNeep1KupPlxYX9EaKQoqwPMq0kcZMW/2c06/goFx6rmDGguLoxDvs7QljouYhPK+7+EdLts9GbzAYzzl8p1kTPOL8RhDjC+be3jjHG1oEF1j0jUmbpE67dGdGFG68W2c71iaFAjVyy8pOs6bgoiKi9dg1i6PmukaYZE0fahSWhiqjHPx4uh6XMR7d1+Mkkc84QW6fT1RSFrzpAixoV4Nj9XOPBarrz6jLlgnswE21/amufH3bd/4+TxS1ykI0XqqvVJEO+L7aR2gcWc1GekrbhtiH06x56b7rueunlg2iJ0R6NIVoRVoauLZaOpsJTL9tpuHkUIAuuciHeHwmh4FzOAFUghohnDpkgFxfKg7LeyyG2q+gcOKKOAfjQMctbjExmb6idxCW9Nqdv65NnPf+9cQYyZTvk5Fbyg5DvZtoalxIQaglkq4mcMyzfQdSjrIBN958vTE419ZZ3kxJPhUELAwb4dl89u8mGPmGgXgrtyvL"

Decrypted Data

```
RESPONSE_DATE_TIME=2020-05-08
17:20:38~RESPONSE_CODE=000~AUTH_CODE=000000~IS_MERCHANT_HOSTED=Y~CUST_PHONE=9811679359~M
OP_TYPE=VI~CARD_MASK=401200*****1112~CURRENCY_CODE=356~RRN=012910001740~PG_TXN_MESSAGE=
CAPTURED~STATUS=Captured~PG_REF_NUM=1521500508172020~AMOUNT=1000~RESPONSE_MESSAGE=SUCCE
S~CUST_EMAIL=Smith@Payment
Gateway.com~CARD_ISSUER_COUNTRY=IN~TXN_ID=1531500508172037~CARD_ISSUER_BANK=HDFC~ACQ_ID=20
2012980689610~TXNTYPE=SALE~SURCHARGE_FLAG=N~HASH=5A28AF06235A29899C208B65012735DB658070F3
A9EBC6161ABB8CBAE0EB91D7~PAYMENT_TYPE=CC~RETURN_URL=https://merchant/response/paymentResponse
~PAY_ID=1008791016132600~ORDER_ID=CASH1588938618275~AVR=Y~TOTAL_AMOUNT=1000
```

The hash value is extracted, and Hash is calculated in the same way as request HASH but using the response params.

After a successful HASH validation, the merchant system has to call the Status check API (Please refer the API documentation for the same).

7 GATEWAY OPTIONS AND RESPONSE

Response Code for Valid Transaction

Table 4: Response Codes for Valid Transactions

Response Code	Response message
000	Success
001	Acquirer Error
002	Denied
003	Timeout
004	Declined
005	Authentication not available
006	Transaction processing
007	Rejected by acquirer
008	Duplicate
009	Response signature did not match
010	Cancelled by user
011	Authorization success but error processing recurring payment
012	Denied due to fraud detection
013	Total refund amount greater than sale amount
014	Refund Amount should be less than today's Captured Amount

015	Transaction not found
016	In case of Full Refund, Refund Amount shall be equal to the Sale Amount
017	In case if token is not generated from GPay server
018	Duplicate order Id
019	Duplicate refund order Id
020	Declined due to insufficient balance
021	Invalid at acquirer
022	Failed at acquirer
023	The cardholder is enrolled in Payer Authentication
024	Card is not enrolled
025	Unable to fetch surcharge details
026	Pending
027	Duplicate submission on same order ID
028	No payment options configured for the merchant
029	Transaction rejected by payment gateway
030	Authentication Failed
032	Pending
033	No Transaction Available
034	Sum of Product prices and Total Amount Should be Equal

Response Code for Invalid Transaction

Table 5: Response Codes for Invalid/Error Transactions

Response Code	Response Message

300	Invalid Request
900	Internal system error
999	Unknown Error

Payment method codes

The table below details the payment method supported with Payment Gateway

Table 6: Supported Payment Methods

Payment Method	Value
Credit/Debit Cards	
Credit/Prepaid Cards	CC
Debit Card	DC
Net Banking	NB
Wallets	WL
UPI	UP

MOP (Method of payment)	Value
Credit/Debit Cards	
MasterCard	MC
Visa	VI
Maestro	MS
American Express	AX
Diners	DN
Rupay	RU
Wallet	
Mobikwik	MWL
PayTm	PPL

Amazon Pay	APWL
PhonePe	PPWL
Ola Money	OLAWL
Airtel Wallet	AWL
Freecharge	FCWL
ITZ Cash	ICWL
Jio Money	JMWL
M Pesa Wallet	MPWL
Oxygen Wallet	OXWL
SBI Buddy	SBWL
Zip Cash	ZCWL
UPI	
UPI	UP
Net Banking Options	
Andhra Bank	1091
Allahabad Bank	1117
Axis Bank	1005
Axis Bank Corporate	1099
Bank of Bahrain And Kuwait	1043
Bank of Baroda Corporate	1092
Bank of Baroda Retail Accounts	1093
Bank of India	1009
Bank of Maharashtra	1064
Canara Bank	1055
Catholic Syrian Bank	1094

Central Bank of India	1063
Citi Bank	1010
City Union Bank	1060
Corporation Bank	1034
COSMOS Bank	1104
DCB Bank	1148
Deutsche Bank	1026
Dhanlaxmi Bank	1127
Development Credit Bank	1040
Equitas Bank	1131
Federal Bank	1027
HDFC Bank	1004
HSBC Bank	1102
ICICI Bank	1013
ICICI Bank Corporate	1100
IDFC FIRST Bank Limited	1111
Indian Bank	1069
Indian Overseas Bank	1049
Indusind Bank	1054
Industrial Development Bank of India	1003
IngVysya Bank	1062
Jammu And Kashmir Bank	1041
Janata Sahakari Bank Pune	1116
Karnatka Bank Ltd	1032

KarurVysya Bank	1048
Kotak Bank	1012
Lakshmi Vilas Bank NetBanking	1095
Oriental Bank of Commerce	1042
Punjab and Sindh Bank	1108
Punjab National Bank	1107
Punjab National Bank Corporate	1101
Ratnakar Bank (RBL Bank)	1053
SaraSwat Bank	1106
South Indian Bank	1045
Standard Chartered Bank	1097
State Bank of India	1030
Syndicate Bank	1098
Tamilnad Mercantile Bank	1065
UCO Bank	1103
Union Bank of India	1038
United Bank of India	1046
Vijaya Bank	1044
Yes Bank	1001

Note: The list of payment modes to be activated in live may vary depending upon approval from respective banks.

Supported Currency and Currency Code

Table 7: Supported Currency with Codes

Payment Method		
Name	Abbreviation	Code

Indian Rupee	INR	356
Pound	GBP	826
Dollar	USD	840
Euro	EUR	978

Sample Request's

Card:

"ENCDATA": "PAY_ID=1000201119142553~ORDER_ID=LP1584004319534~CARD_NUMBER=4012001037141112~CARD_EXP_DT=122020~CVV=123~CARD HOLDER_NAME=Rahul~TXNTYPE=SALE~PAYMENT_TYPE=CARD~RETURN_URL=https://uat.PaymentGateway.com/pgui/jsp/response.jsp~CURRENCY_CODE=356~AMOUNT=100~CUST_EMAIL=smith@PaymentGateway.com~HASH=47367C6D8A6F9D958B0B511B39531BDD583A53AEC75D8F555B3F1D3033E0B33C~CUST_PHONE=8377991897~CUST_NAME=Rahul"

UPI:

"ENCDATA": "PAY_ID=1007810114153437~ORDER_ID=ORDDER0001~PAYER_ADDRESS=9999999999@ybl~PAYER_NAME=Rahul~TXNTYPE=SALE~PAYMENT_TYPE=UP~RETURN_URL=https://uat.PaymentGateway.com/pgui/jsp/response.jsp~CURRENCY_CODE=356~AMOUNT=100~CUST_EMAIL=smith@PaymentGateway.com~HASH=F6729A601AC58993F924927489621B74A81F4E58C8C055022A084C5684982FEB~CUST_PHONE=9999999999"

Net-Banking:

"ENCDATA": "PAY_ID=5743010201122514~ORDER_ID=LP1584004319544~TXNTYPE=SALE~PAYMENT_TYPE=NB~RETURN_URL=https://uat.PaymentGateway.com/pgui/jsp/response.jsp~CURRENCY_CODE=356~AMOUNT=1000~CUST_EMAIL=smith@PaymentGateway.com~HASH=B954BF56FC716936F891CA034A476031CF03C0A5C32877D2642AABEDE13AF613~CUST_PHONE=8377991897~CUST_NAME=Rahul~MOP_TYPE=1094"

Wallets:

```
"ENCDATA": "PAY_ID=5743010201122514~ORDER_ID=LP1584004319534~TXNTYPE=SALE~PAYMENT_TYPE=WL~RETURN_URL=https://uat.PaymentGateway.com/pgui/jsp/response.jsp~CURRENCY_CODE=356~AMOUNT=1000~CUST_EMAIL=smit h@PaymentGateway.com~HASH=291F2BE843AF2A833677B107D433DFE653AE66489BF2B3BC220326DE0DE24305~CUST_PHONE=8377991897~CUST_NAME=Rahul~MOP_TYPE=APWL"
```

8 APPENDICES

ISO 4217 currencies

Table 7: ISO 4217 Currencies accepted by Payment Gateway

EUR	Euro	TWD	Taiwan Dollar
USD	U.S. Dollar	THB	Thailand Baht
GBP	British Pound	CZK	Czech Koruna
HKD	Hong Kong Dollar	HUF	Hungarian Forint
SGD	Singapore Dollar	SKK	Slovakian Koruna
JPY	Japanese Yen	EEK	Estonian Kroon
CAD	Canadian Dollar	BGN	Bulgarian Leva
AUD	Australian Dollar	PLN	Polish Zloty
CHF	Swiss Franc	ISK	Iceland Krona
DKK	Danish Krone	INR	Indian Rupee
SEK	Swedish Krona	KRW	South-Korean Won
NOK	Norwegian Krone	ZAR	South-African Rand
ILS	Israeli Shekel	RON	Romanian Leu New
MYR	Malaysian Ringgit	HRK	Croatian Kuna
NZD	New Zealand Dollar	LTL	Lithuanian Litas
TRY	New Turkish Lira	JOD	Jordanian Dinar

AED	Utd. Arab Emir. Dirham	OMR	Omani Rial
MAD	Moroccan Dirham	RSD	Serbian dinar
QAR	Qatari Rial	TND	Tunisian Dinar
SAR	Saudi Riyal		

ISO country codes (3-digit)

Payment Gateway does not accept customers from the following countries: Afghanistan, Cuba, Myanmar, Nigeria, North Korea, Sudan, Syria, Somalia, and Yemen.

The detailed List of all other Countries from where the Payment is accepted, are shared below.

Table 8: List of Accepted Countries with Country Codes

Aland Islands	ALA	Christmas Island	CXR	Guernsey	GGY
Albania	ALB	Cocos (Keeling) Islands	CCK	Guinea	HTI
Algeria	DZA	Congo, the Democratic Republic	COD	Guinea-Bissau	HMD
American Samoa	ASM	Cook Islands	COK	Guyana	VAT
Andorra	AND	Costa Rica	CRI	Haiti	GIN
Angola	AGO	Colombia	COL	Heard Island and McDonald Islands	GNB
Anguilla	AIA	Comoros	COM	Holy See (Vatican City State)	GUY
Antarctica	ATA	Congo, Republic of	COG	Honduras	HND
Antigua and Barbuda	ATG	Cot'e d'Ivoire	CIV	Hong Kong	HKG
Argentina	ARG	Croatia	HRV	Hungary	HUN
Armenia	ARM	Cyprus	CYP	Iceland	ISL
Aruba	ABW	Czech Republic	CZE	India	IND
Australia	AUS	Denmark	DNK	Indonesia	IDN
Austria	AUT	Djibouti	DJI	Iran, Islamic Republic of	IRN
Azerbaijan	AZE	Dominica	DMA	Iraq	IRQ
Bahamas	BHS	Dominican Republic	DOM	Ireland	IRL
Bahrain	BHR	Ecuador	ECU	Isle of Man	IMN
Bangladesh	BGD	Egypt	EGY	Israel	ISR
Barbados	BRB	El Salvador	SLV	Italy	ITA
Belarus	BLR	Equatorial Guinea	GNQ	Jamaica	JAM
Belgium	BEL	Eritrea	ERI	Japan	JPN
Belize	BLZ	Estonia	EST	Jersey	JEY
Benin	BEN	Ethiopia	ETH	Jordan	JOR

Bermuda	BMU	Falkland Islands (Malvinas)	FLK	Kazakhstan	KAZ
Bhutan	BTN	Faroe Islands	FRO	Kenya	KEN
Bolivia	BOL	Fiji	FJI	Kiribati	KIR
Bosnia and Herzegovina	BIH	Finland	FIN	Korea, Republic of	KOR
Botswana	BWA	France	FRA	Kuwait	KWT
Bouvet Island	BVT	French Guiana	GUF	Kyrgyzstan	KGZ
Brazil	BRA	French Polynesia	PYF	Lao People's Democratic Republic	LAO
Brunei Darussalam	BRN	French Southern Territories	ATF	Latvia	LVA
Bulgaria	BGR	Gabon	GAB	Lebanon	LBN
Burkina Faso	BFA	Gambia	GMB	Lesotho	LSO
Burundi	BDI	Georgia	GEO	Liberia	LBR
Cambodia	KHM	Germany	DEU	Libyan Arab Jamahiriya	LBY
Cameroon	CMR	Ghana	GHA	Liechtenstein	LIE
Canada	CAN	Gibraltar	GIB	Lithuania	LTU
Cape Verde	CPV	Greece	GRC	Luxembourg	LUX
Cayman Islands	CYM	Greenland	GRL	Macao	MAC
Central African Republic	CAF	Grenada	GRD	Macedonia	MKD
Chad	TCD	Guadeloupe	GLP	Madagascar	MDG
Chile	CHL	Guam	GUM	Malawi	MWI
China	CHN	Guatemala	GTM	Malaysia	MYS
Maldives	MDV	Peru	PER	Sweden	SWE
Mali	MLI	Philippines	PHL	Switzerland	CHE
Malta	MLT	Pitcairn	PCN	Taiwan, Province of China	TWN
Marshall Islands	MHL	Poland	POL	Tajikistan	TJK
Martinique	MTQ	Portugal	PRT	Tanzania, United Republic of	TZA
Mauritania	MRT	Puerto Rico	PRI	Thailand	THA
Mauritius	MUS	Qatar	QAT	Timor-Leste	TLS
Mayotte	MYT	R,union	REU	Togo	TGO
Mexico	MEX	Romania	ROU	Tokelau	TKL
Micronesia, Federated States of	FSM	Russian Federation	RUS	Tonga	TON
Moldova	MDA	Rwanda	RWA	Trinidad and Tobago	TTO
Monaco	MCO	Saint Helena	SHN	Tunisia	TUN
Mongolia	MNG	Saint Kitts and Nevis	KNA	Turkey	TUR
Montenegro	MNE	Saint Lucia	LCA	Turkmenistan	TKM
Montserrat	MSR	Saint Martin (French part)	MAF	Turks and Caicos Islands	TCA
Morocco	MAR	Saint Pierre and Miquelon	SPM	Tuvalu	TUV
Mozambique	MOZ	Saint Vincent and the Grenadines	VCT	Uganda	UGA
Namibia	NAM	Samoa	WSM	Ukraine	UKR
Nepal	NPL	San Marino	SMR	United Arab Emirates	ARE
Netherlands	NLD	Sao Tome and	STP	United Kingdom	GBR

		Principe			
Netherlands Antilles	ANT	Saudi Arabia	SAU	United States	USA
New Caledonia	NCL	Senegal	SEN	United States Minor Outlying Islands	UMI
New Zealand	NZL	Serbia	SRB	Uruguay	URY
Nicaragua	NIC	Seychelles	SYC	Uzbekistan	UZB
Niger	NER	Sierra Leone	SLE	Vanuatu	VUT
Niue	NIU	Singapore	SGP	Venezuela	VEN
Norfolk Island	NFK	Slovakia	SVK	Viet Nam	VNM
Northern Mariana Islands	MNP	Slovenia	SVN	Virgin Islands, British	VGB
Norway	NOR	Solomon Islands	SLB	Virgin Islands, U.S.	VIR
Oman	OMN	South Africa	ZAF	Wallis and Futuna	WLF
Pakistan	PAK	South Georgia and the South Sandwich Islands	SGS	Western Sahara	ESH
Palau	PLW	Spain	ESP	Zambia	ZMB
Palestinian Territory, Occupied	PSE	Sri Lanka	LKA	Zimbabwe	ZWE
Panama	PAN	Suriname	SUR		
Papua New Guinea	PNG	Svalbard and JanMayen	SJM		
Paraguay	PRY	Swaziland	SWZ		

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