Payment Gateway Integration Guide PG Hosted

Version 2.2.5
Date: 20th October 2020

Copyright

Version Control Table

Date Updated	Version	Description of Changes	Author	Approved By
10 Feb 2018	1.0	Initial version	Payment Gateway Team	Payment Gateway Team
20 Sep 2018	2.0	URL changes and content revision	Payment Gateway Team	Payment Gateway Team
10 Dec 2018	2.1	Updated response codes	Payment Gateway Team	Smith
11 Dec 2018	2.2	Content revision	Payment Gateway Team	Smith
20 Sep 2019	2.2.1	Updated Terms and name	Payment Gateway Team	Smith
17 Oct 2019	2.2.2	Updated heading of Response parameters	Payment Gateway Team	Smith
18 Feb 2020	2.2.3	Update Fields, Fraud Rules and wallet list	Payment Gateway Team	Smith
1st May 2020	2.2.4	Add UDF fields in Request fields	Payment Gateway Team	Smith
5th Oct 2020	2.2.5	Add product details fields (Category code, SKU code, Product amount, refund cycle) in Request fields	Payment Gateway Team	Smith

Contents

1 ABOUT THIS GUIDE

1.1 Objectives and target audience

This guide is designed to provide detailed information on how to connect and use Payment Gateway Payment Gateway by integrating on Merchant Website. The guide covers the steps in the payment process and the information that needs to be passed from Merchant web servers to Payment Gateway, to enable Payment Gateway to process payments. Additional gateway integration options are also described.

1.2 Related documentation

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

Guide	Description
API specification Doc	Details of all reconciliation and refund APIs

1.3 Conventions used in this guide

The table below lists some of the conventions used in this guide.

Table 1: List of conventions

Convention	Description
Reference	Indicates a reference to another section in this guide. For Example, refer to the ***Introduction***
File path	Used to indicate a file path or folder structure.
Glossary	Glossary term

2 INTRODUCTION

The Payment Gateway 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 your website and you receive a real-time notification of the payment, which include details of the transaction.

2.1 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 doesn't have any specific business need for Capturing the Customer's Card Information on their website as additional regulatory requirements of having PCI DSS certification is mandatory for capturing Customer's Credit/Debit/Net banking information on Merchant websites.

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

2.2 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.

At the same time, you will need to submit information about the payment, such as your account ID, amount to be paid and few other required parameters. 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. Payment Gateway transaction flow

1. When the customer is ready to pay for goods or services on your website, they select the Payment Gateway payment option on your website.
2. The customer is redirected to PG page where user selects the payment mode and proceeds with the payment.

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:

1. Merchant gets SMS/email notification about the transaction status.
2. Customer gets SMS/email notification about the transaction status.

3 Inceptive Fraud Prevention

No one knows your business and your customers better than you do, and the same applies to your fraud screening.

Anti-fraud measures can combine several tests to work out the likelihood of transaction being fraudulent:

- Verification Number
- Verified by Visa / MasterCard Secure Code
- IP Geographical location
- Buying pattern
- Purchase history
- Black/White lists
- SQL injection checks
- Proper Integration review
- Manual review
- Amount Velocity
- No. of Transaction velocity
- Domain check

We as a payment service provider offer all these tests, but some checks may have more relevance to your business than others. The way you would manually 'score' the likelihood of fraud may be more than the cumulative effect of a few tests added together.

Additionally, whilst Verified by Visa/Mastercard Secure Core (3D Secure Screening Services) provide you, the merchant, with a liability shift for online transactions, this protection does not apply to telephone and mail-order transactions. With the wider adoption of 3D Secure online continuing, the trend for credit card fraud is a migration to telephone and mail order. This makes it more important that you implement appropriate screening measures and look to process internet and mail order transactions through a single gateway.

3.1 Fraud analysts

Payment Gateway fraud analysts work with you to define the most appropriate screening techniques for your business. This may be a combination of standard tests, custom tests specific to your business, and can also include additional data integration which could take the form of historical fraud or suspicious transactions.

4 Payment Process

4.1 Redirecting customers to the Payment Gateway (step 1)

When a customer is on the online checkout or payment page on your website, they should be presented with a Pay by Payment Gateway button.

How to redirect the customer

- When the customer selects the Payment Gateway button, your website should post the HTML form containing their transaction details to - Needs to be verify
- The HTML form should contain the required hidden input fields listed in Table-2 below.
- You should use a secure method of obtaining a session ID before redirecting customers to Payment Gateway.

Tips for improving the customer experience

- Any parameters that you pass through in your HTML form, such as customer name, email and address details, will be pre-populated in the relevant fields on the Payment Gateway Payment Gateway, making it easier for the customer to complete the form.
- You can customize the appearance of the Payment Gateway Payment Gateway and fields displayed to customers, using the Gateway options described.

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

5 Integration with Payment Gateway Payment Gateway

5.1 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/paymentrequest
Production: https://AMIPay.co/pgui/jsp/paymentrequest

Table 2: Payment Gateway parameters

Field name	Description	Required	Type*	Min	Max	Example
Merchant Details						
PAY_ID	Pay ID is provided by Payment Gateway	YES	NU	16	16	160234578452178
ORDER_**ID**	Merchant reference number	YES	AN	1	50	ESN78452
RETURN_URL	URL of merchant website to get the response back after transaction is done	YES	CH	5	1024	https://www.response.com
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 Snow
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	Custome r address	NO	CH	2	250	House no-101
CUST_CITY	Customer city	NO	CH	2	50	Gurgaon
CUST_STATE	Customer state	NO	CH	2	100	Haryana
CUST_COUNTRY	Custome r country	NO	CH	2	100	India
CUST_ZIP	Customer zip	NO	AN	6	9	TWQ 123
CUST_PHONE	Customer phone	NO	NU	8	15	0741xxxxx65
CUST_EMAIL*	Customer email	NO	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 Snow
CUST_SHIP_STREET_ADDR ESS1	Customer shipping address	NO	CH	2	250	House no-101
CUST_SHIP_STREET_ADDR ESS2	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_COUNTRY	Customer shipping country	NO	CH	2	100	India
CUST_SHIP_ZIP	Customer shipping zip	NO	AN	6	9	110xxxx1
CUST_SHIP_PHONE	Customer shipping phone	NO	NU	8	15	0*********

CUST_ID	Unique Id of the customer with the merchant	NO	AN	5	256	2323ADFG4

Payment Details						
AMOUNT*	Total Sale Amount	YES	NU	3	12	100
TXNTYPE	SALE	Yes	CH	4	4	SALE
CURRENCY_CODE	3-digit code of the currency	YES	NU	3	3	356 (ISO4217 numericcode)
Item Level Details						
PRODUCT_DESC	Description of product	NO	CH	1	1024	xyz
UDF7	User Defined Field	NO	NU	3	12	100
UDF8	User Defined Field	NO	NU	3	12	200
UDF9	User Defined Field	NO	NU	3	12	300
UDF10	User Defined Field	NO	NU	3	12	400
UDF11	User Defined Field	NO	AN	4	256	23ADFG4
CATEGORY_CODE	Category code of products	NO	AN	1	256	Category1,category 2,category3
SKU_CODE	SKU code of products	NO	AN	1	256	Sku1,sku2,sku3
PRODUCT_AMOUNT	Price of products	NO	NU	3	12	300,600,500
REFUND_CYCLE_DAYS	No. of days of refund cycle	NO	NU	1	256	10,10,12

*Abbreviation NU - Numeric, CH – Character, AN – Alphanumeric

*Refer Amount format for Amount

*CUST_EMAIL or CUST_PHONE or CUST_ID is mandatory in case the save card feature is required

5.2 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.

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

Table 3: Response parameters

Field name	Description	Example value
CUST_NAME	Customer name	John Snow
TXNTYPE	Type of transaction	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

PG_REF_NUM	IdgeneratedbyPayment Gateway. Use for further communication with Payment Gateway,fortrackingthefull order	150611417421129
RESPONSE_CODE *	Code for transaction status	000

RESPONSE_MESSAGE *	RESPONSE message for transaction status	SUCCESS
HASH*	Uniquevaluegeneratedby SHA 256 hashing algorithm	7995156CE4C40C44C41BECA3B9CE09B9
AUTH_CODE	Authorization code	123456
RRN	Bank reference number	789456132
STATUS	Transaction status	Approved/Captured/Declined
CUST_EMAIL	Customer email	john@gmail.com
RESPONSE_DATE	Date of response	TBD
RESPONSE_TIME	Time of response	TBD
PRODUCT_DESC	Description of product	Xyz

* Refer Table 2 for Currency Code
* Refer Table 4 & Table 5 for Response Code
* Refer Table 4 & Table 5 for Response Message
* Refer Generate securehash

5.3 Validating the status response

We recommend that you validate the transaction details in the status response. This can be done as follows:

- Create a pending transaction or order for a fixed amount on your website.
- Redirect the customer to the Payment Gateway Payment Gateway, where they complete the transaction.
- Payment Gateway will post the transaction confirmation to your Response url. This will include the

- 'Amount' (Amount) parameter.
- Your website should validate the parameters received by calculating the SHA2 signature. If successful, it should compare the value in the confirmation post (amount parameter) to the one from the pending transaction or order on your website. You can also compare other parameters such as 'order id' etc.
- Once the response hash matches for a successful debit confirmation merchant should match the following parameters before service delivery: RESPONSE_CODE='000' and STATUS='Captured' for sale mode transactions as well as refunds. Once this response is validated merchant should do a double verification/status enquiry for the confirmation.

  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.

6 Generating a secure hash

6.1 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 generatinghash

To generate a hash you need to make a request of all the required parameters For example, if you want to pass the following name value pairs in your request

{PAY_ID=1507281443471000&ORDER_ID=SIGORD220920151610&TXNTYPE=SALE&AMOUNT=100&CURRENCY_CODE=356&CUST_NAME=Demo+Merchant&CUST_STREET_ADDRESS1=Demo+Address1&CUST_STREET_ADDRESS2=Demo+Address2&CUST_CITY=Demo+City&CUST_STATE=Demo+State&CUST_COUNTRY=Demo+Country&CUST_ZIP=Demo+Zip+Code&CUST_EMAIL=demo%40Payment Gateway.com&CUST_PHONE=1234567890&CUST_SHIP_NAME=Demo+Ship+Customer&CUST_SHIP_STREET_ADDRESS1=Demo+Ship+Address1&CUST_SHIP_STREET_ADDRESS2=Demo+Ship+Address2&CUST_SHIP_CITY=Demo+Ship+City&CUST_SHIP_STATE=Demo+Ship+State&CUST_SHIP_COUNTRY=Demo+Ship+Country&CUST_SHIP_ZIP=Demo+Ship+Zip+Code&CUST_SHIP_EMAIL=demoship%40Payment Gateway.com&CUST_SHIP_PHONE=0123456789&RETURN_URL=http%3a%2f%2flocalhost%3a8080%2fMerchantSimulator%2fresponse.jsp&PRODUCT_D ESC=Demo+Product}

Then you need to sort all the parameters in ascending order and add “Tiled” symbol as separator.

The Output will be as follows

{AMOUNT=100~CURRENCY_CODE=356~CUST_CITY=Demo City~CUST_COUNTRY=Demo Country~CUST_EMAIL=demo@Payment Gateway.com~CUST_NAME=Demo Merchant~CUST_PHONE=1234567890~CUST_SHIP_CITY=Demo Ship City~CUST_SHIP_COUNTRY=Demo Ship Country~CUST_SHIP_EMAIL=demoship@Payment Gateway.com~CUST_SHIP_NAME=Demo Ship Customer~CUST_SHIP_PHONE=0123456789~CUST_SHIP_STATE=Demo Ship State~CUST_SHIP_STREET_ADDRESS1=Demo Ship Address1~CUST_SHIP_STREET_ADDRESS2=Demo Ship Address2~CUST_SHIP_ZIP=Demo Ship Zip Code~CUST_STATE=Demo State~CUST_STREET_ADDRESS1=Demo Address1~CUST_STREET_ADDRESS2=Demo Address2~CUST_ZIP=Demo Zip Code~ORDER_ID=SIGORD220920151610~PAY_ID=1507281443471000~PRODUCT_DESC=Demo Product~RETURN_URL=http://localhost:8080/MerchantSimulator/response.jsp~TXNTYPE=SALE}

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

{AMOUNT=100~CURRENCY_CODE=356~CUST_CITY=Demo City~CUST_COUNTRY=Demo Country~CUST_EMAIL=demo@Payment Gateway.com~CUST_NAME=Demo Merchant~CUST_PHONE=1234567890~CUST_SHIP_CITY=Demo Ship City~CUST_SHIP_COUNTRY=Demo Ship Country~CUST_SHIP_EMAIL=demoship@Payment Gateway.com~CUST_SHIP_NAME=Demo Ship Customer~CUST_SHIP_PHONE=0123456789~CUST_SHIP_STATE=Demo Ship

State~CUST_SHIP_STREET_ADDRESS1=Demo Ship Address1~CUST_SHIP_STREET_ADDRESS2=Demo Ship Address2~CUST_SHIP_ZIP=Demo Ship Zip Code~CUST_STATE=Demo State~CUST_STREET_ADDRESS1=Demo Address1~CUST_STREET_ADDRESS2=Demo Address2~CUST_ZIP=Demo Zip Code~ORDER_ID=SIGORD220920151610~PAY_ID=1507281443471000~PRODUCT_DESC=Demo Product~RETURN_URL=http://localhost:8080/MerchantSimulator/response.jsp~TXNTYPE=SALEb6200 e7 8557e4e55}

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

Hash value= {6797f1842deb4f3ebaead53e1bafd5a535d322b9fa3893f201fdb03933eeae09}

Now you have to convert the generated value to the Upper Case and you will get the final result as hash value
Hash value = 6797F1842DEB4F3EBAEAD53E1BAFD5A535D322B9FA3893F201FDB03933EEAE09

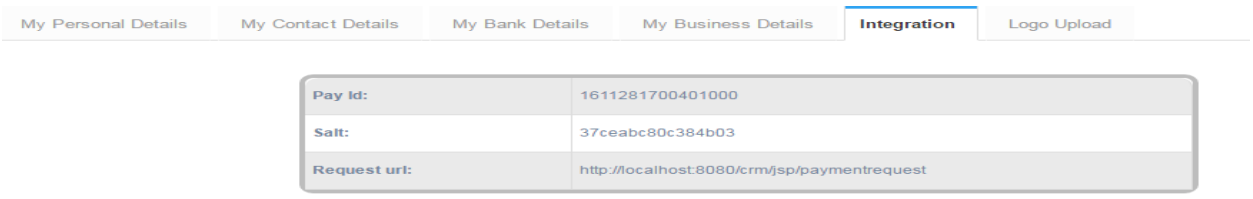
The purpose of the SHA2signaturefield is to ensure the integrity of the data posted back to your server. You should always compare the SHA2signaturefield's value posted by Payment Gateway's servers with the one you calculated.

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.

6.2 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 MyProfile
4. You can find secret key value under Integration Tab



6.3 Code integration examples

You can use the examples below to communicate to Payment Gateway, which is the recommended method for connecting to the Payment Gateway Payment Gateway.

```
<form action="https://uat.AMIPay.co/pgui/jsp/paymentrequest"
method=post>
<input type="hidden" name="PAY_ID" value="1507281443471000"/>
<input type="hidden" name="MERCHANTNAME" value="Demo Merchant"/>
<input type="hidden" name="ORDER_ID" value="ORD123"/>
<input type="hidden" name="AMOUNT" value="100"/>
<input type="hidden" name="TXNTYPE" value="SALE"/>
<input type="hidden" name="CUST_NAME" value="Demo"/>
<input type="hidden" name="CUST_STREET_ADDRESS1" value="Gurgaon"/>
<input type="hidden" name="CUST_ZIP" value="123456"/>
<input type="hidden" name="CUST_PHONE" value="9911889966"/>
<input type="hidden" name="CUST_EMAIL" value="test@gmail.com"/>
<input type="hidden" name="PRODUCT_DESC" value="CD Player"/>
<input type="hidden" name="CURRENCY_CODE" value="356"/>
<input type="hidden" name="RETURN_URL" value="
https://www.demo.merchant.com/pg/response"/>
<input type="hidden" name="HASH"
value="7236EB5CF61F830536CFE60DD103F50DD397EA4544963D4D039197CC1B9DF637"/>
 <input type="submit" value="Click to Pay"   name="submit"/>
</form>
```

7 GATEWAY OPTIONS ANDRESPONSE

7.1 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

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

7.2 Payment method codes

The table below details the payment method supported with Payment Gateway Payment Gateway

Table 6: Supported Payment Methods

Payment Method	Value
Credit/Debit Cards	
MasterCard	MC
Visa	VI
Maestro	MS
American Express	AX
Diners	DN

Wallet	
Amazon Pay	APWL
Phonepe	PPWL
Free charge	FCWL
OLA Money	OLAWL
Airtel Money	AWL
Mobikwik	MWL
MPesa	MPWL
JioMoney	JMWL
ItzCash	ICWL
PayZapp	PZP
SBI Buddy	SBWL
Net Banking Options	
Axis Bank	
Bank of Bahrain And Kuwait	
Bank of India	
Bank of Maharashtra	
Canara Bank	
Central Bank of India	
Citi Bank	
City Union Bank	
Corporation Bank	
Deutsche Bank	
Development Credit Bank	
Federal Bank	
HDFC Bank	
ICICI Bank	
Indian Bank	

Indian Overseas Bank
Indusind Bank
Industrial Development Bank of India
IngVysya Bank
Jammu And Kashmir Bank
Karnataka Bank Ltd
KarurVysya Bank
Kotak Bank
Oriental Bank of Commerce

Ratnakar Bank
South Indian Bank
Tamilnadu Mercantile Bank
Union Bank of India
United Bank of India
Vijay Bank
Yes Bank

7.3 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

7.4 Merchant refunds

This option enables you to refund a payment back to the customer's Payment Gateway account, credit/debit card or bank account (depending on the original payment method used).

This option enables you to refund a payment back to the customer's Payment Gateway account, credit/debit card or bank account (depending on the original payment method used).

You can make refunds directly through the merchant panel in the following steps :

1. Go to Transaction Summary Tab
2. Click on Captured
3. Click on Refund Button
4. The refund page will open check all details, amount to be refunded and click on Refund Button.

7.5 Adding a descriptor

When a customer pays through Payment Gateway, Payment Gateway submits a descriptor with the transaction, containing your registered business name/brand name. The descriptor is typically displayed on the bank or credit card statement of the customer.

8 APPENDICES

8.1 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		

8.2 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 Principe	STP	United Kingdom	GBR
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	MNP	Slovenia	SVN	Virgin Islands, British	VGB

Islands					
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		

9. GLOSSARIES

This section provides a description of key terms used in this guide.

Table 9: List of Important Conventions and Definitions

Term	Explanation
Automated Payments Interface (API)	The API is a collection of tools that enables merchants to execute requests to the Payment Gateway. For example: to send money, make 1-tap payments, make refunds, check the status of transactions and download reports.
Browser	Application that enables a customer or merchant to access web pages. Examples include: Internet Explorer, Google Chrome, and Mozilla Firefox.
Chargeback	The return of funds, previously authorized in a transaction, to a customer, which is initiated by their bank. The merchant may incur an administration cost for Payment Gateway processing the dispute, in addition to any amount eventually credited back to the customer.
Concatenation	Combining of multiple fields or parameters into a single text string or parameter.
Credit card	A type of payment card that allows customers to pay for goods and services using funds that are loaned. The loan must be paid back within a specified period. Interest is typically charged on the balance after a grace period (typically 20-55 days). Examples: Visa, MasterCard, Diners and Amex. See also Debit card.
Customer ID	Unique identifier for the customer or merchant's Payment Gateway digital wallet account.
Customer services Team	Payment Gateway team responsible for end-customer support queries. Also referred to as the Payment Gateway Help Team. See also Merchant Services team.
Debit card	A type of payment card that provides customers with instant access to funds in their bank account. Unlike credit cards, payments using a debit card are immediately taken from the customer's account, instead of being paid back at a later date. So, the customer must have sufficient funds in their account or an agreed overdraft limit to cover the payment.
Dynamic descriptor	An option that allows merchants to have their trading or brand name shown on the bank or credit card statement of the customer. The description can be changed on a per transaction basis. This option is Only supported for Visa, MasterCard.
HTML POST	Integration method where the merchant sends details to the

	Payment Gateway using a standard HTML form that posts this information in the HTML header.
Iframe	HTML feature that enables the Payment Gateway pages to be displayed within a frame on the merchant's website. The customer is not aware that they have been redirected to a third-party website.
Integration	Process is undertaken by merchants to ensure that their website or

Term	Explanation
	shopping cart can connect to and communicate with Payment Gateway.
ISO country codes	3-digit country code of the International Standards organization (ISO)
	that identifies the country. For example, GBR for United Kingdom. ISO
	country codes also exist in a 2-digit format.
ISO currency codes	3-digit currency code of the International Standards Organization (ISO)
	that identifies the currency. For example, GBP for British Pound.
Merchant Services	Payment Gateway team responsible for providing technical and service support to
Team	merchants.
My Account	Merchant and customer account administration portal that enables
	viewing of transactions and transferring funds.
Payment option or	The payment method used by the customer, such as debit card, credit
Method	card and bank transfer. Note that in the payments industry, the terms
	payment method, payment option and payment type are often used
	interchangeably.
Payment page	Page used to collect payment method details from the customer
	during an online transaction.
Real-time	An event that occurs instantly or within a short period, such as
	seconds or minutes. For a real-time transaction, the customer,
	merchant or Payment Gateway receive a response to the transaction request while
	the customer is still online.
Reason code	Every transaction has a reason code, which indicates the status of the
	transaction. Payment Gateway receives a variety of reason codes from the bank or
	scheme authorizing the transaction and consolidates these before
	providing them to merchants.
Transaction	Each financial interaction on the system is referred to as a transaction.
Payment Gateway Payment	Payment Gateway's secure page for processing transactions. Merchants connect to
Gateway	the Payment Gateway, which will then process transactions from their
	website.

Term	Explanation
Transaction	Each financial interaction with the Payment Gateway is referred
	to as a transaction. Transactions are linked to payments.
Transaction ID	A unique ID assigned to a transaction by the Payment Gateway.

PG_REF_NUM	Unique ID assigned to a transaction by the Payment Gateway. This id is used for further communication with Payment Payment Gateway
Transaction Status	Each transaction on the Payment Gateway is given a status. This
	includes: *processed, pending, temporary, scheduled, canceled, failed,*
	*charge bac*ked *successful*.