Payment Gateway

Integration Guide

Merchant Hosted

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**Version Control Table**

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# ABOUT THIS GUIDE

## Objectives and target audience

This guide is designed to provide detailed information on how to integrate and use IndigoPe 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 IndigoPe Payment Gateway.

Additional gateway integration options are also described.

## Related documentation

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

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



# INTRODUCTION

The IndigoPe 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 form 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 IndigoPe payment Gateway Page in a secured manner and transaction response is returned back to the Merchant real time, post processing of the transaction.

## Contact us for queries

For all support queries, contact the Merchant Services department:

Email: add support email

## Connecting to the Payment Gateway

Connecting to the IndigoPe Payment Gateway requires adding IndigoPe 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 IndigoPe Payment Gateway.

You can use a standard HTML form to collect and pass payment and customer details to IndigoPe. An example of an HTML form is shown in ***section Code Integration Example***

## Redirecting customers to the IndigoPe 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 IndigoPe.
* he payment request should be encrypted before posting to IndigoPe servers.

### Tips for improving the customer experience

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

# Integration with IndigoPe 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**

**Production**: https://priority.IndigoPe.com/pgui/jsp/merchantPaymentInit

##### *Table 2: IndigoPe Gateway parameters*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Field name** | **Description** | **Required** | **Type**^ | **Min** | **Max** | **Example** |
| **Merchant Details** |
| PAY\_ID | Pay ID is a unique merchant identifier provided by IndigoPe  | 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/pgRespoonse |
| 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 | Gurgaon |
| 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 | 07417456565 |
| 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\_COUNTRY | Customer shipping country | NO | CH | 2 | 100 | India |
| CUST\_SHIP\_ZIP | Customer shipping zip | NO | AN | 6 | 9 | 122001 |
| CUST\_SHIP\_PHONE | Customer shipping phone | NO | NU | 8 | 15 | 07417456565 |
|  |  |  |  |  |  |  |
| **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\_ADDRESS | 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. IndigoPe Response Format

When the payment process is complete IndigoPe sends the details of the transaction to the Response url. This is done with a standard HTTP POST request. The IndigoPe 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 IndigoPe  | 160234578452178 |
| TXN\_ID | Transaction Id generated by IndigoPe 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 IndigoPe. Use for further communication with IndigoPe, 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 | 7995156CE4C40C44C41BECA3B9CE09B9 |
| 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/paymentresponse |
| 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 IndigoPe team shall review the merchant system before go-live.

# 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=Shivam, PAYMENT\_TYPE=CARD, RETURN\_URL=https://merchant.com/response/paymentResponse, PAY\_ID=1008791016132600, ORDER\_ID=AS1588932933238, AMOUNT=1000, CUST\_EMAIL=customer@IndigoPe.com,CUST\_PHONE=8888679358}

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=JOHN~CARD\_NUMBER=4012001037141112~CURRENCY\_CODE=356~CUST\_EMAIL=john@IndigoPe.com~CUST\_PHONE=8888679358~CVV=123~ORDER\_ID=AS1588932933238~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 IndigoPe Payment Gateway to you. After adding you will get the following output

{AMOUNT=1000~CARD\_EXP\_DT=122020~CARD\_HOLDER\_NAME=JOHN~CARD\_NUMBER=4012001037141112~CURRENCY\_CODE=356~CUST\_EMAIL=john@IndigoPe.com~CUST\_PHONE=8888679358~CVV=123~ORDER\_ID=AS1588932933238~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 IndigoPe ’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

# 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=Shivam~CARD\_NUMBER=4012001037141112~CURRENCY\_CODE=356~CUST\_EMAIL=john@IndigoPe.com~CUST\_PHONE=8888679358~CVV=123~ORDER\_ID=AS1588932933238~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 IndigoPe PG with parameter name ENCDATA

ENCDATA=”PAECEyI8JEO8kXxG8CSDGnNKn0mBem9KKOpaycxrQ5keKH/Bxob5qtNTqquAyrC2fVwTuUYyryMeC6aIcicYU62CDyyLIrzlvjc7BRwurRTyv066p1IEv4+PAUV4WQOMxTAXdJ4hY9kDpU9TjvvTqYpld0FNCrgCudWzWwXiMfOOSt5cjXhBwwoDM7j1gR9cgDqwd8I+WrDaf1u6dOSkKgIwgYaTGxYgNEmL9Kmprc1fj8ePd6TOHBW2nYUMpjGFuhvjSQjF1mQw7sF4YiNgL8OCQ9Um+OniFsoWbuw6eyPr2ZMhFORyeTBdyS+865BD662SBlFRDKSrvZLuQo7neY6dg9J1FM7O9h45xcHwguZf+oUVaw79nr2ZNMmVE3gao5cuMmj19KVDm3Xd5031HKVSXtlnRJh18x9BNh6G+litkvCFx7HpU22YSEL9NsQNKMktocWHDw7HLYthJ7EDTXKq/0jA91Rpw/oVw5pECcj9mM1kKVolKncp5VYyJKEO”

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 IndigoPe PG securely and user is redirected to bank for authentication by IndigoPe

<form action= [“https://priority.IndigoPe.com/pgui/jsp/*merchantPaymentInit*](http://www.demo.mmadpay.com/crm/jsp/merchantSignup)  method=*post*>

<input type=*”hidden”* name=*”PAY\_ID”* value=*”1008791016132600”*/>

<input type=*”hidden”* name=*”ENCDATA”* value=*”PAECEyI8JEO8kXxG8CSDGnNKn0mBem9KKOpaycxrQ5keKH/Bxob5qtNTqquAyrC2fVwTuUYyryMeC6aIcicYU62CDyyLIrzlvjc7BrwurRTyv066p1Iev4+PAUV4WQOMxTAXdJ4hY9kDpU9TjvvTqYpld0FNCrgCudWzWwXiMfOOSt5cjXhBwwoDM7j1gR9cgDqwd8I+WrDaf1u6dOSkKgIwgYaTGxYgNEmL9Kmprc1fj8ePd6TOHBW2nYUMpjGFuhvjSQjF1mQw7sF4YiNgL8OCQ9Um+OniFsoWbuw6eyPr2ZMhFORyeTBdyS+865BD662SBlFRDKSrvZLuQo7neY6dg9J1FM7O9h45xcHwguZf+oUVaw79nr2ZNMmVE3gao5cuMmj19KVDm3Xd5031HKVSXtlnRJh18x9BNh6G+litkvCFx7HpU22YSEL9NsQNKMktocWHDw7HLYthJ7EDTXKq/0jA91Rpw/oVw5pECcj9mM1kKVolKncp5VYyJKEO”*/>

<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: *“N2N0ktvZ07xVU1YgMdIRpiGChgc3u9sZhCra9twHXiLZveG2y9pAub/ijAnELRc4mJjFqcJtmCWaV3wDTTwAqEVE54mSUHoMGySSd/CaDudHu4ciBlhlRigGyr7Vqev692bN412msQMatZBmfE2F28onz9h2L2gsnF1+rNBcsct+sxK9IhoOmq/TltadYUrYRnu3sxkzzjy/ByeHDivy7IbzL26p3q8oW6YVRhtmmDUsfLcLYyr5t9KLGSMb34958r8jinqQqIpxQqqw5wc6iCNJ0geIOgFFp6miYzCTC9WyafAxSyEZA3VREaWYi83/1ZfF+NolG5JZg3d9Fpu9DwsXlNvAWp296Avp65Ero+Rn0XhDZG8Uey6NXIgo+fWqLegxaxjKs7dkM1eEnppNeep1KupPlxYX9EaKQoqwPMq0kcZMW/2c06/goFx6rmDGguLoxDvs7QljouYhPK+7+EdLts9GbzAYzzI8p1kTP0L8RhDjC+be3jjHG1oEF1j0jUmbpE67dGdGFG68W2c71iaFAjVyy8pOs6bgoiKi9dg1i6PmukaYZE0fahSWhiqjHPx4uh6XMR7d1+Mkkc84QW6fT1RSFrzpAixoV4Nj9XOPBarrz6jLIgnswE21/amufH3bd/4+TxS1ykI0XqpqVJEO+L7aR2gcWc1GekrbhtiH06x56b7rueunIg2iJ0R6NIVoRVoauLZaOpsJTL9tpuHkUlAuucIHeHwmh4FzOAfUghohnDpkgFxfKg7LeyyG2q+gcOKKOAfjQMctbjExmb6idxCW9Nqdv65NnPf+9cQYYZTvk5Fbyg5DvZtoaIxlQagIkq4mcMyzfQdSJrIBN958vTE419ZZ3kxJPhUELAwb4dl89u8mGPmGgXgrtyvL”*

Decrypted Data:

 *RESPONSE\_DATE\_TIME=2020-05-08 17:20:38~RESPONSE\_CODE=000~AUTH\_CODE=000000~IS\_MERCHANT\_HOSTED=Y~CUST\_PHONE=8888679359~MOP\_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=SUCCESS~CUST\_EMAIL=john@IndigoPe.com~CARD\_ISSUER\_COUNTRY=IN~TXN\_ID=1531500508172037~CARD\_ISSUER\_BANK=HDFC~ACQ\_ID=202012980689610~TXNTYPE=SALE~SURCHARGE\_FLAG=N~HASH=5A28AF06235A29899C208B65012735DB658070F3A9EBC6161ABB8CBAE0EB91D7~PAYMENT\_TYPE=CC~RETURN\_URL=https://merchant/response/paymentResponse~PAY\_ID=1008791016132600~ORDER\_ID=AS1588938618275~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).

# GATEWAY OPTIONS AND RESPONSE

## Response Code for Valid Transaction

##### *Table 4: Response Codes for Valid Transactions*

|  |  |  |
| --- | --- | --- |
| **Response Code** | **Response message** | **Comments** |
| 000 | Success | Transaction captured |
| 001 | Acquirer Error | Acquirer bank not available |
| 002 | Denied | Denied by Bank |
| 003 | Timeout | Transaction timed out |
| 004 | Declined | Declined by bank |
| 005 | Authentication not available | Authentication issue |
| 006 | Transaction processing | Transaction in process |
| 007 | Rejected by acquirer | Rejected by bank |
| 008 | Duplicate | Duplicate submission |
| 009 | Response signature did not match | Response from acquirer did not match, re-check transaction status |
| 010 | Cancelled by user | User pressed cancel button |
| 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 | Invalid support transaction |
| 016 | Invalid refund amount |  |
| 017 | Acquirer service down |  |
| 018 | Duplicate order ID |  |
| 019 | Duplicate refund order ID |  |
| 022 | Failed at acquirer | Transaction was not processed by bank |
| 026 | Pending | Transaction in process |
| 100 | User not found | Invalid credentials used |
| 105 | User not approved | User not active |
| 113 | Payment option not supported | Payment method not allowed for the user |
| 130 | Currency not supported |  |
| 207 | Invalid refund amount | Total Refund Amount should be less than today's Captured Amount |

## Response Code for Invalid Transaction

##### *Table 5: Response Codes for Invalid/Error Transactions*

|  |  |
| --- | --- |
| **Response Code** | **Response Message** |
| 300 | Invalid Request |
| 302 | No transaction found |
| 323 | Invalid Hash |
| 327 | Invalid request (Request URL) |
| 900 | Internal system error |
| 999 | Unknown Error |

## Payment method codes

The table below details the payment method supported with IndigoPe 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 | ZPWL |
|  |  |
| **UPI** |
| UPI | UP |
|  |  |
| **Net Banking Options** |
| Andhra Bank | 1091 |
| Allahabad Bank | 1110 |
| Axis Bank | 1005 |
| Axis Bank Corporate | 1099 |
| ABN Amro Bank | 1029 |
| 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 | 1103 |
| DCB Bank | 1040 |
| DCB Bank Corporate | 1292 |
| Deutsche Bank | 1026 |
| Dhanlaxmi Bank | 1070 |
| Development Credit Bank | 1040 |
| Equitas Bank | 1106 |
| Federal Bank | 1027 |
| HDFC Bank | 1004 |
| HSBC Bank | 1102 |
| ICICI Bank |  1013 |
| ICICI Bank Corporate | 1100 |
| IDFC FIRST Bank Limited | 1107 |
| Indian Bank | 1069 |
| Indian Overseas Bank | 10491 |
| Indusind Bank | 1054 |
| Industrial Development Bank of India | 1003 |
| IngVysya Bank | 1062 |
| Jammu And Kashmir Bank | 1041 |
| Janata Sahakari Bank Pune | 1072 |
| Karnatka Bank Ltd | 1032 |
| KarurVysya Bank | 1048 |
| Kotak Bank | 1012 |
| Lakshmi Vilas Bank NetBanking | 1095 |
| Oriental Bank of Commerce | 1042 |
| Punjab and Sindh Bank | 1296 |
| Punjab National Bank | 1002 |
| Punjab National Bank Corporate | 1101 |
| Ratnakar Bank (RBL Bank) | 1053 |
| SaraSwat Bank | 1056 |
| South Indian Bank | 1045 |
| Standard Chartered Bank | 1097 |
| State Bank of Bikaner And Jaipur | 1050 |
| State Bank of Hyderabad | 1039 |
| State Bank of India | 1030 |
| State Bank of Mysore | 1037 |
| State Bank of Patiala | 1068 |
| State Bank of Travancore | 1061 |
| Syndicate Bank | 1098 |
| Tamilnad Mercantile Bank | 1065 |
| UCO Bank | 1103 |
| Union Bank of India | 1038 |
| United Bank of India | 1046 |
| Vijay 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 |

# APPENDICES

## ISO 4217 currencies

##### Table 7: ISO 4217 Currencies accepted by IndigoPe

|  |  |  |  |
| --- | --- | --- | --- |
| **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)

IndigoPe 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) |  | CCK |  | Guinea |  | HTI |  |  |
|  |  |  |  | Islands |  |  |  |  |  |  |  |  |
| Algeria |  | DZA |  | Congo, the |  | COD |  | Guinea-Bissau |  | HMD |  |  |
|  |  |  |  | Democratic Republic |  |  |  |  |  |  |  |  |
| American Samoa |  | ASM |  | Cook Islands |  | COK |  | Guyana |  | VAT |  |  |
| Andorra |  | AND |  | Costa Rica |  | CRI |  | Haiti |  | GIN |  |  |
| Angola |  | AGO |  | Colombia |  | COL |  | Heard Island and |  | GNB |  |  |
|  |  |  |  |  |  |  |  | McDonald Islands |  |  |  |  |
| Anguilla |  | AIA |  | Comoros |  | COM |  | Holy See (Vatican City |  | GUY |  |  |
|  |  |  |  |  |  |  |  | State) |  |  |  |  |
| 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 |  | FLK |  | Kazakhstan |  | KAZ |  |  |
|  |  |  |  | (Malvinas) |  |  |  |  |  |  |  |  |
| Bhutan |  | BTN |  | Faroe Islands |  | FRO |  | Kenya |  | KEN |  |  |
| Bolivia |  | BOL |  | Fiji |  | FJI |  | Kiribati |  | KIR |  |  |
| Bosnia and |  | BIH |  | Finland |  | FIN |  | Korea, Republic of |  | KOR |  |  |
|  |  |  |  |  |  |  |
| Herzegovina |  |  |  |  |  |  |  |  |  |  |  |  |
| Botswana |  | BWA |  | France |  | FRA |  | Kuwait |  | KWT |  |  |
| Bouvet Island |  | BVT |  | French Guiana |  | GUF |  | Kyrgyzstan |  | KGZ |  |  |
| Brazil |  | BRA |  | French Polynesia |  | PYF |  | Lao People's |  | LAO |  |  |
|  |  |  |  |  |  |  |  | Democratic Republic |  |  |  |  |
| Brunei Darussalam |  | BRN |  | French Southern |  | ATF |  | Latvia |  | LVA |  |  |
|  |  |  |  | Territories |  |  |  |  |  |  |  |  |
| 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 |  | CAF |  | Grenada |  | GRD |  | Macedonia |  | MKD |  |  |
| Republic |  |  |  |  |  |  |  |  |  |  |  |  |
| 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 | TWN |
|  |  |  |  | China |  |
| Marshall Islands | MHL | Poland | POL | Tajikistan | TJK |
| Martinique | MTQ | Portugal | PRT | Tanzania, United | TZA |
|  |  |  |  | Republic of |  |
| 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 | FSM | Russian Federation | RUS | Tonga | TON |
| States of |  |  |  |  |  |
| 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 | MAF | Turks and Caicos | TCA |
|  |  | part) |  | Islands |  |
| Morocco | MAR | Saint Pierre and | SPM | Tuvalu | TUV |
|  |  | Miquelon |  |  |  |
| Mozambique | MOZ | Saint Vincent and the | VCT | Uganda | UGA |
|  |  | Grenadines |  |  |  |
| 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 | UMI |
|  |  |  |  | Outlying Islands |  |
| 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 | SGS | Western Sahara | ESH |
|  |  | the South Sandwich |  |  |  |
|  |  | Islands |  |  |  |
| Palau | PLW | Spain | ESP | Zambia | ZMB |
| Palestinian Territory, | PSE | Sri Lanka | LKA | Zimbabwe | ZWE |
| Occupied |  |  |  |  |  |
| Panama | PAN | Suriname | SUR |  |  |
| Papua New Guinea | PNG | Svalbard and | SJM |  |  |
|  |  | JanMayen |  |  |  |
| Paraguay | PRY | Swaziland | SWZ |  |  |

# 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 | The API is a collection of tools that enables merchants to execute |
| Interface (API) | requests to the IndigoPe 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 IndigoPe 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 IndigoPe digital wallet |
|  | account. |
| Customer services | IndigoPe team responsible for end-customer support queries. Also |
| Team | referred to as the IndigoPe 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 IndigoPe  |
|  | Payment Gateway using a standard HTML form that posts this |
|  | information in the HTML header. |
| Iframe | HTML feature that enables the IndigoPe 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 undertaken by merchants to ensure that their website or |

|  |  |
| --- | --- |
| **Term** | **Explanation** |
|  | shopping cart can connect to and communicate with IndigoPe . |
| 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 | IndigoPe 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 IndigoPe 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. IndigoPe 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. |
| IndigoPe Payment | IndigoPe ’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 IndigoPe Payment Gateway is referred |
|  | to as a transaction. Transactions are linked to payments. |
| Transaction ID | Unique ID assigned to a transaction by the IndigoPe Payment Gateway. |
| PG\_REF\_NUM |  Unique ID assigned to a transaction by the IndigoPe Payment Gateway. This id is used for further communication with IndigoPe Payment Gateway |
| Transaction status | Each transaction on the IndigoPe Payment Gateway is given a status. This |
|  | includes: *processed, pending, temporary, scheduled, cancelled, failed,* |
|  | *charge bac*ked *successful*. |

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