

Pine Labs Payment Gateway

Merchant Integration Document V1.1

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1 About This Guide

1.1 Objectives and Target Audience

This guide provides the details on how to connect merchant's website with Pine Labs payment gateway and use its services. It is intended for users who want to carry out integration with payment gateway.

It also covers the steps in the payment process and the information that needs to be passed from merchant's web server to Pine Labs payment gateway, thus enabling Pine Labs payment gateway to process payments.

1.2 Related Documentation

This guide should be used together with the additional documents as described below.

Document	Description
<i>HashGeneration</i>	Describes about hash generation algorithm
<i>ResponseCodeList</i>	Listing of transaction response codes

2 Introduction

Pine Labs payment gateway hosts a collection of secure services, to process customer payments. It offers multiple payment modes like cards (with multi acquiring) , brand EMI, net banking, UPI, BharatQR, Pay by Points and others.

Post payment completion, the customer is returned to merchant website and merchant will receive a real-time notification of the payment, which includes details of the transaction.

2.1 Requesting a test setup

Merchant will need a test setup to integrate with Pine Labs payment gateway. Test setup works as a live environment, however funds cannot be sent from a test account to a live account.

2.2 Prerequisites

Duly filled merchant enrollment form.

2.3 Who to contact for queries

For all support queries, contact the Merchant Services department: -

Email: PGIntegration@pinelabs.com

2.4 Connecting to the Payment Gateway

Connecting to Pine Labs payment gateway requires integration with merchant website. When customer selects **Make Payment**, page redirects to Pine Labs payment gateway. At the same time merchant page needs to submit information about the payment, such as MID, amount to be paid and several other hidden text fields.

2.5 The Payment Process

Figure 1 below provides a more detailed view of the interaction between customer, merchant and Pine Labs payment gateway in a typical transaction.

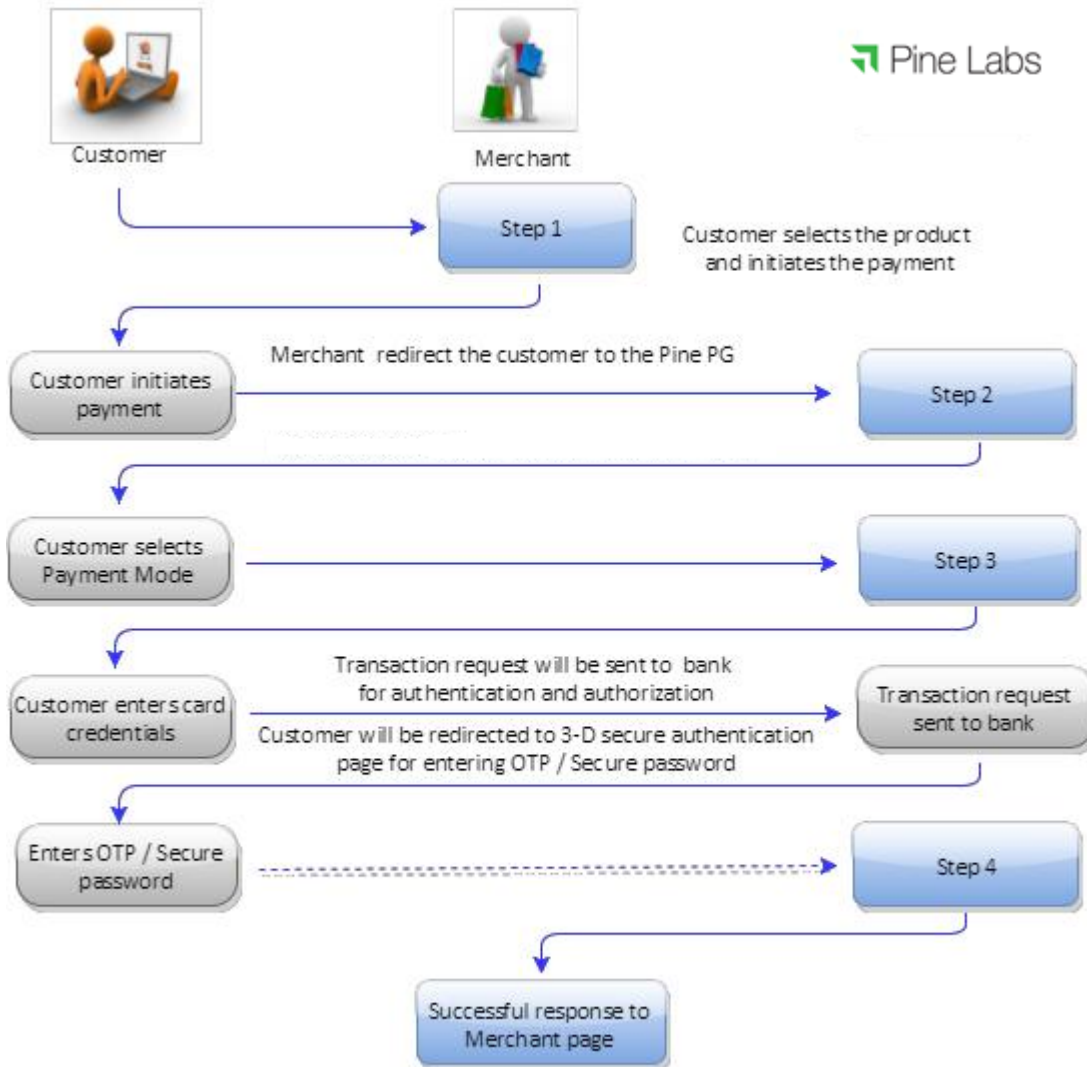


Figure 1

2.6 Steps in the Payment Process

Payment details are collected from the customer and merchant is notified of the results in the following steps: -

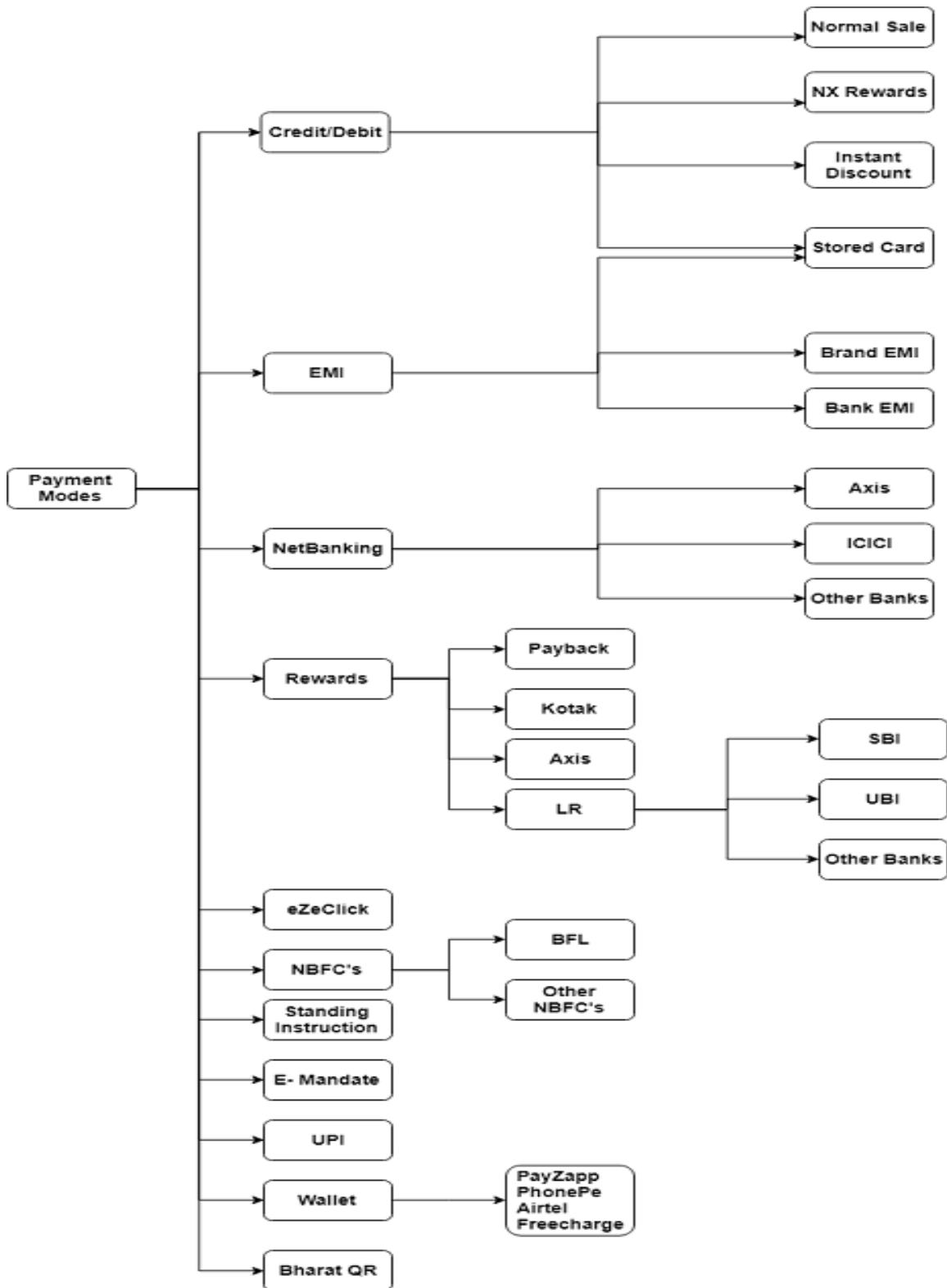
- **Step 1:** Customer selects the product and initiates payment, merchant redirects the customer to the Pine Labs payment gateway.
- **Step 2:** Customer selects the payment mode.
- **Step 3:** Customer enters his card details / payment credentials and confirms payment.
- **Step 4:** Customer will be redirected to 3DES authentication page for Verified by Visa / MasterCard SecureCode / Amex Safe key. On successful authentication, Pine Labs payment gateway seeks authorization of the payment.

The customer receives a payment confirmation and merchant receives notification on status of the payment.

3 Overview of Payment Models

Pine Labs payment gateway supports the following payment models:

- Purchase
 - Auth & Capture
-
- A merchant can be enrolled in auth & capture **or** purchase payment model.
 - A merchant cannot have both the payment models on a single MID.



3.1 Payment Modes

Payment Mode ID	Payment Modes
1	Credit/Debit Cards
3	Net Banking
4	EMI
5	Rewards
6	eZeClick
7	NBFC (Third Party Emi)
8	Standing Instruction
9	E-Mandate
10	UPI
11	Wallets
12	BharatQR

4 Overview of Transaction Types

Pine Labs payment gateway supports the following transaction types: -

- Purchase
- Pre-Authorization
- Capture
- Refund
- Inquiry

4.1 Purchase

Purchase transaction, where the merchant transaction is authorized by the issuing bank and the customer card account is debited in a single transaction

4.2 Auth & Capture

Auth (commonly referred to as Authorization) transaction, wherein the transaction value of the goods or services is sent to the issuing bank to verify the availability of funds in the customer card account. And to block the (Open To Buy –OTB) funds until the capture transaction is initiated by the merchant.

The auth transaction blocks the funds in the card account for a predetermined period of time as determined by the issuing bank.

The auth transaction should be followed by capture transaction independently.

The capture transaction refers to the initial auth transactions and confirms to the issuing bank. Issuing bank transfer the funds from customer card account through the acquiring bank to the merchant's bank account.

4.3 Supporting Transactions

For every authorized transaction, there should be a number of associated supporting financial transactions.

- Inquiry to know the status of the transaction.
- Refund for purchase transaction.
- Refund for auth/capture transactions.

4.3.1 Refund and Inquiry Transactions

The refund API gives the convenience of automating customer refunds. Alternatively, there is an option to refund a payment transaction manually using the Merchant Console.

If for some reason you didn't receive a response from Pine Labs payment gateway for a sale or refund transaction (maybe the user abandoned the transaction midway or there was a network/timeout issue when Pine Labs payment gateway sent the response to callback URL). Merchant can use the inquiry API to confirm the final status of the transaction. This transaction can be initiated using Pine Labs payment gateway API or through merchant console.

5 Overview of the Integration Modes

Following are the integration modes supported:

- Redirect
- Seamless

Merchant redirects a customer to Pine Labs payment gateway landing page. This is called redirect mode.

Capturing customer card details at merchant page is called seamless mode. In this case, merchant needs to be PCI DSS certified.

5.1 Redirect Mode

Merchant redirects customer to Pine Labs payment gateway landing page along with merchant MID and other specific details.

Customer enters card details on Pine Labs payment gateway page.

Pine Labs payment gateway processes transactions by communicating with acquirer in turn scheme and then issuer banks.

After transaction completion, Pine Labs payment gateway maps transaction with merchant and order specific details and redirects customer to merchant page along with the response of the transaction.

In this scenario Pine Labs payment gateway also provides landing page customization details to merchant. These customization details will include CSS.

In this CSS, merchant can define fonts, color scheme of Pine Labs payment gateway landing page. So that when customer gets redirected from merchant site to Pine Labs payment gateway page, seamless experience is offered in terms of look and feel of the website.

5.2 Seamless

In this integration mode, merchant captures card details of the customer at its page and calls Pine Labs payment gateway api's passing encrypted card details along with merchant MID and other specific fields.

Pine Labs payment gateway processes this transaction, maps transaction with merchant and order specific details and sends response back on merchant return url.

6 Merchant Integration Process

6.1 Integration Steps

- Project initiation kick off call
- Merchant setup and registration
- Pine Labs issues test MID, URL and credentials

- Pre development
- Merchant builds code and is ready for testing
- System tests with full functionality in QA environment
- Security testing with Pine Labs
- Security testing with acquirer banks
- Sign off confirmation from Pine Labs & Acquirer banks
- Pine Labs issues live MID, URL and credentials
- Launch – Go Live

6.2 Key Tasks in Payment Gateway Integration

6.2.1 Merchant Setup and Registration

Merchant needs to share dully filled merchant enrollment form to Pine Labs.

Based on the options selected by merchant; relevant test setup, test codes, test URL and credentials will be shared to merchant.

Pine Labs payment gateway will share integration guide, sample request and response messages with the merchant.

An overview will be provided, if requested by the merchant.

6.2.2 Development

Merchant develops his application to integrate with Pine Labs payment gateway.

Merchant to first integrate using the test MID which will be provided by Pine Labs.

Merchant can use test MID to check complete functionality of authentication, authorization, capture and refund. UAT testing will be initiated post to this.

6.3 Sale Request

6.3.1 Overview

It is a Http form post request where merchant will redirect user to Pine Labs payment gateway page along with request parameters.

6.3.1.1 Request API & URL

API	URL	Calling mode
Pre-Authorization, Purchase	https://uat.pinepg.in/PinePGRedirect	Browser redirect/form post

6.3.1.2 Authentication of Request

Each request is authenticated based on the following :-

Merchant access code, parameter name ppc_MerchantAccessCode. Received value of this parameter will be validated at Pine Labs payment gateway.

Hash of request parameters using Secret key (provided to merchant during merchant registration). Please refer to HashGeneration document for hash generation algorithm.

Parameters for passing hash and hash type are:

- ppc_DIA_SECRET
- ppc_DIA_SECRET_TYPE

Merchant must create the ppc_DIA_SECRET using Secret key, ppc_DIA_SECRET_TYPE and request parameters list.

6.3.1.3 Request parameters Key-Value pair Table

Contains a collection of key-value pairs of all parameters which are required to be sent

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in sale request.

Key	Value	Details	Mandatory/Optional
ppc_MerchantID	Integer	You can find it in your (merchant) registration data. It is the merchant Id issued by Pine Labs	M
ppc_Amount	Long	It is the amount for which payment transaction is required. Greater than zero, in the least currency denominator (e.g. for INR amount is in Paise)	M
ppc_DIA_SECRET_TYPE	String	Use 'SHA256' or 'MD5' as its Value	M
ppc_DIA_SECRET	String	Hash of request parameters. Please refer to HashGeneration document for hash generation algorithm.	M
ppc_MerchantAccessCode	String	You can find it in your (merchant) Registration data.	M
ppc_MerchantReturnURL	String	Browser call back URL. This URL will be used by Pine	M

		Labs payment gateway to post and redirect Sale/Pre Auth transaction response.	
ppc_NavigationMode	Integer	Integration mode 2 for Redirect 7 for Seamless	M
ppc_UniqueMerchantTxnID	String. Max Length 99	It is the transaction Id generated at merchant side, for merchant transaction tracking. It is required only for 'PreAuth' and 'Purchase' transactions.	M
ppc_TransactionType	Integer	Use- 1 for 'Purchase', 8 for 'PreAuth', 3 for 'Inquiry', 9 for 'Capture', 10 for 'Refund'	M
ppc_PayModeOnLandingPage	String	It will contain csv of valid payment mode ids.	M
ppc_CurrencyCode	String	It is the currency code which is required for handling the amount provided. Use '356' for Indian rupees.	M

ppc_Product_Code	String	It is merchant product code. It is required for brand EMI transaction.	O
ppc_PayCredentials	String	Encrypted card data is send in this attribute. Applicable only for seamless mode.	O
ppc_KeyID	Integer	Key Id used to encrypt card data. Applicable only for seamless mode	O
ppc_TenureID	Integer	Tenure ID applicable for seamless EMI transaction	O
ppc_Scheme	Json string	Scheme selected by user. Applicable only in seamless EMI mode	O
ppc_CustomerId	String. Max Length can be 49	In case of Saved Card/Express Checkout, this is used for getting saved cards.	O
ppc_CustomerEmail	String	Email address of customer.	O
ppc_CustomerMobile	String	Mobile number of customer.	O
ppc_CustomerAddress1	String	Address1 of customer	O

ppc_CustomerAddress2	String	Address2 of customer	O
ppc_CustomerAddress3	String	Address2 of customer	O
ppc_CustomerCity	String	City of customer	O
ppc_CustomerState	String	State of customer address	O
ppc_CustomerCountry	String	Country of customer address	O

6.3.1.3.1 ppc_PayModeOnLandingPage

Payment modes send in request must be subset of payment modes enabled on merchant. If this validation fails, transaction will fail.

If this validation succeeds, Pine Labs payment gateway landing page will show only those options of payment that are sent in ppc_PayModeOnLandingPage

6.3.1.3.2 ppc_CustomerId

If incoming request from merchant includes ppc_CustomerId, and payment modes to be rendered are credit/debit card or EMI; Pine Labs payment gateway will check for saved cards. Key for this search will be customer id and merchant id. If saved cards are found, all the saved cards will be shown. User can select any saved card, enter CVV/4DBC and do transactions.

In case of EMI, if customer is having any saved card against selected issuer, saved cards will be shown after EMI table and user can do transaction by entering CVV/4DBC only.

6.3.1.3.3 ppc_MerchantReturnURL

This URL will be used by Pine Labs payment gateway to post transaction response. It is

mandatory for purchase and preauth transaction types. Also, Pine Labs payment gateway should be having access to this URL. This might need whitelisting of Pine Labs payment gateway URL at merchant set up.

Please note that `ppc_MerchantReturnURL` sent in transaction request has to be same as the one provided during merchant registration. Multiple return urls can be configured in the system.

If `ppc_MerchantReturnURL` sent in transaction request and merchant return URL configured for merchant are different, transaction will be rejected.

6.3.1.4 Response parameters Key-Value pair Table

Key	Value	Details	Mandatory/Optional
<code>ppc_MerchantID</code>	Integer	In response you can see the merchant id which you have sent as one of the parameter in Pine Labs payment gateway API request parameters.	M
<code>ppc_MerchantAccessCode</code>	String	In response you can find the merchant access code which you have sent as one of the parameter.	M
<code>ppc_UniqueMerchantTxnID</code>	String. Max length 99	In response you can find the merchant unique transaction Id which you have sent as one of the parameter.	M
<code>ppc_PinePGTxnStatus</code>	Integer	Transaction status	M
<code>ppc_TransactionCompletionDateTime</code>	DateTime	The date-time of the transaction completion at Pine Labs payment	O

		gateway server.	
ppc_Amount	Long	It is the amount for which payment transaction is being done.	M
ppc_TxnResponseCode	Integer	Represent the response of the API request and response code is returned based on the transaction result.	M
ppc_TxnResponseMessage	String	Transaction response	M
ppc_AcquirerName	String	Acquirer Bank	O
ppc_PinePGTransactionID	Long	Unique transaction id generated by Pine Labs	O
ppc_PaymentMode	Integer	Payment mode chosen at landing page.	O
ppc_DIA_SECRET	String	Hash of response parameters. Please refer to HashGeneration document. Pine Labs payment gateway creates the hash of the response parameters and sends this information in	M

		response in tag ppc_DIA_SECRET. Merchant should use this hash value returned in response to match with new secret generated at its side using other response Parameters. If these two secrets do not match then data is not authentic.	
ppc_DIA_SECRET_TYPE	String	'SHA256' or 'MD5' and will be the same which is passed in ppc_DIA_SECRET_TYPE parameter of request	M
ppc_Is_BankEMITransaction	Bool	Flag to indicate Bank EMI transaction	O
ppc_Is_BrandEMITransaction	Bool	Flag to indicate Brand EMI transaction	O
ppc_EMITenureMonth	Integer	Tenure month of EMI transaction	O
ppc_EMIPrincipalAmount	Long	Principal EMI amount in Paise	O
ppc_EMIAmountPayableEachMonth	Long	Monthly Installment	O
ppc_EMIInterestRatePercentage	Integer	Interest rate charged by bank multiplied by 10000	O
ppc_EMICashBackType	Integer	Its value will be 0 or 1	O

		0- Pre cash back 1- Post cash back	
ppc_EMITotalDiscCashBackAmt	Long	Total discount or cashback amount applicable in EMI transaction in paise	O
ppc_EMITotalDiscCashBackPercent	Integer	Total discount or cashback percent applicable in EMI transaction multiplied by 10000	O
ppc_EMIMerchantDiscCashBackPercent	Integer	Merchant discount or cashback percent applicable in EMI transaction multiplied by 10000	O
ppc_EMIMerchantCashBackFixedAmt	Long	Merchant fixed discount or cashback amount applicable in EMI transaction in paise	O
ppc_EMIIssuerDiscCashBackPercent	Integer	Issuer discount or cashback percent applicable in EMI transaction multiplied by 10000	O
ppc_EMIIssuerDiscCashBackFixedAmt	Long	Issuer fixed discount or cashback amount applicable in EMI transaction in paise	O

6.3.1.5 Pine Labs Payment Gateway Transaction Status Table

TXN_STATUS_ID	TXN_STATUS_NAME	DESCRIPTION
-10	Cancelled	when the user cancels the transaction.
-9	Auth Cancelled	Authorisation transaction has cancelled due to some reasons e.g.bank session time out, capture transaction failed.
-8	Velocity Check Failed	Velocity check failed for EMI transactions
-7	Failure	Transaction has failed due to some reasons e.g. bank session time out, insufficient funds. Payer needs to re-initiate the transaction.
-6	Rejected	Transaction has been rejected.
1	Initiated	Pine Labs payment gateway has not received response from Payment Provider/Bank. For all such transactions, We will retry the transaction, post which the transaction status will be updated to 'Captured' or 'AuthReceived' or 'Rejected'.

2	Auth Received	Authorization successful. This transaction will be on hold for 24 hours. After risk analysis this transaction will be marked as 'AuthComplete' in Pine Labs payment gateway system.
3	Auth Complete	Transaction is now eligible for 'Capture'. It can be 'Auto-Captured' by Pine Labs payment gateway. Or Merchant can 'Capture' it using merchant console post-delivery confirmation. Transaction which is not captured within predefined auth expiry days will be cancelled.
4	Captured	'Captured' call is successful. Funds will be transferred to merchant account.
5	Cleared	Funds have been transferred to Merchant account.
6	Refunded	Refund of the transaction is successful.
7	Query Complete	Query of the transaction is successful.

6.4 Dependent Transactions: Inquiry, Capture, Refund

6.4.1 Web Service: REST Based API

Request parameters are a collection of key-value pairs of all properties which are required to be sent to Pine Labs payment gateway API.

Response returned is in JSON and contains a collection of key-value pairs.

6.4.1.1 Request API & URL

Hosting	API	URL	Calling mode
TEST	Inquiry, Capture, Refund	https://uat.pinepg.in/api/PG	HTTP post method(content-type will be x-www-form-urlencoded)
PRODUCTION	Inquiry, Capture, Refund	https://pinepg.in/api/PG	HTTP post method(content-type will be x-www-form-urlencoded)

6.4.1.2 Authentication of API Calls

Each request is authenticated based on the following: -

Merchant access code, parameter name ppc_MerchantAccessCode. Merchant Access code received will be validated at Pine Labs payment gateway.

Hash of request parameters using Secret key (provided to merchant during merchant registration). Please refer to HashGeneration document for hash generation algorithm. Parameters for passing hash and hash type are:

1. ppc_DIA_SECRET
2. ppc_DIA_SECRET_TYPE

Merchant must create the ppc_DIA_SECRET using Secret key,

ppc_DIA_SECRET_TYPE and request parameters list.

6.4.1.3 Request Parameters Key-Value Pair Table

Contains a collection of key-value pairs of all parameters which are required to be sent to Pine Labs payment gateway API

KEY	VALUE	DETAILS	MANDATORY/ OPTIONAL
ppc_MerchantID	Integer	Shared by Pine Labs on merchant registration.	M
ppc_Amount	Long	It is the amount for which payment transaction is required. Greater than zero, in the least currency denominator (e.g. for INR amount is in Paise)	M(optional for inquiry)
ppc_DIA_SECRET_TYPE	String	Values: 'SHA256' or 'MD5'	M
ppc_DIA_SECRET	String	Hash of response parameters. Please refer to HashGenerationDocument. Pine Labs payment gateway creates the hash of the response parameters and sends this information in response in tag	M

		<p>ppc_DIA_SECRET.</p> <p>Merchant should use this hash value returned in response to match with new secret generated at its side using other response parameters. If the two secrets do not match then data is not authentic.</p>	
ppc_UniqueMerchantTxnID	String	Merchant transaction id	M for Inquiry
ppc_MerchantAccessCode	String	Shared by Pine Labs on merchant registration.	M
ppc_PinePGTransactionID	Long	<p>This is the unique transaction id generated by Pine Labs against the transaction id of merchant for 'PreAuth' or 'Purchase' transaction. This is sent to the merchant in response of transaction. This value is used as input parameter for dependent transactions like 'Capture', 'Refund', 'Inquiry'.</p>	M(Optional for inquiry)

ppc_CurrencyCode	Integer	Use-356 for INR	M (Optional for Inquiry)
ppc_TransactionType	Integer	3 for 'Inquiry', 9 for 'Capture', 10 for 'Refund'	M

6.4.1.4 Response parameters Key-Value pair Table

Contains a collection of key-value pairs of all parameters which Pine Labs payment gateway will post back in response.

KEY	VALUE	DETAILS
ppc_MerchantID	Integer	MID through which transaction has been initiated.
ppc_MerchantAccessCode	String	MerchantAccessCode used in API request.
ppc_UniqueMerchantTxnID	String	In response you can find the merchant unique transaction ID which you have sent as one of the parameter.
ppc_PinePGTxnStatus	Integer	Please refer Pine PG Transaction Status Table.
ppc_TransactionCompletionDat	DateTime	The date-time of the

eTime		transaction completion at Pine PG server.
ppc_Amount	Long. Greater than zero, in the least currency denominator (e.g. for INR amount is in Paise)	It is the amount for which Payment transaction is being done.
ppc_TxnResponseCode	Integer	Represent the response status of the API call made to Pine Labs payment gateway. For the response status of parenttransaction refer ppc_ParentTxnResponseCode and ppc_Parent_TxnStatus
ppc_TxnResponseMessage	String	It is the text corresponding to ppc_TxnResponseCode. Please refer to transaction response code list.
ppc_AcquirerName	String	Acquirer Name
ppc_PinePGTransactionID	Long	Pine Labs payment gateway unique transaction ID
ppc_DIA_SECRET	String	Hash of response parameters
ppc_DIA_SECRET_TYPE	String	'SHA256' or 'MD5' and will be the same which is passed in ppc_DIA_SECRET_TYPE parameter of request

ppc_MerchantReturnURL	String	Return Url which you have posted in request
ppc_EMITenureMonth	Integer	Tenure months of Emi transaction
ppc_EMIIInterestRatePercent	Integer	Interest rate charged by bank multiplied by 1000
ppc_EMIProcessingFee	Long	Processing Fee of EMI in paisa
ppc_EMIPrincipalAmount	Long	Principal EMI amount in paisa
ppc_EMIAmountPayableEachMonth	Long	EMI Montly installment
ppc_ProductCode	String	Merchant product Code in case of Brand EMI transaction.
ppc_ProductDisplayName	String	Product display name
ppc_Is_BankEMITransaction	Bool	Flag to indicate bank EMI Transaction
ppc_Is_BrandEMITransaction	Bool	Flag to indicate brand EMI Transaction
ppc_CapturedAmount	Long	Total amount captured
ppc_RefundedAmount	Long	Total amount refunded

ppc_EMICashBackType	Integer	Its value will be 0 or 1 0- Pre cash back 1- Post cash back
ppc_EMIIssuerDiscCashBackPercent	Integer	Issuer discount or cashback percent applicable in EMI transaction multiplied by 10000
ppc_EMIIssuerDiscCashBackFixedAmt	Long	Issuer fixed discount or cashback amount applicable in EMI transaction in paisa
ppc_EMIMerchantDiscCashBackPercent	Integer	Merchant discount or cashback percent applicable in EMI transaction multiplied by 10000
ppc_EMIMerchantCashBackFixedAmt	Long	Merchant fixed discount or cashback amount applicable in EMI transaction in paisa
ppc_EMITotalDiscCashBackPercent	Integer	Total discount or cashback percent applicable in EMI transaction multiplied by 10000
ppc_EMITotalDiscCashBackPercentFixedAmt	Long	Total fixed discount or cashback percent applicable in EMI transaction in paisa
ppc_EMITotalDiscCashBackAmt	Long	Total discount or cashback amount applicable in EMI transaction in paisa
ppc_EMIAAdditionalCashBack	String	Additional cashback applicable

ppc_EMIAAdditionalRewardPoints	Integer	Additional rewards points
ppc_PaymentMode	Integer	Payment mode selected for doing the purchase transaction.
ppc_OriginalTxnAmt	Long	This the transaction amount for which purchase transaction was done.
ppc_Parent_TxnStatus	Integer, Status of the Purchase transaction	<p>Please refer Pine Labs payment gateway transaction status table.</p> <p>This field should be mapped for the response status of parent purchase transaction for which API call is made.</p>
ppc_ParentTxnResponseCode	Integer, Response code of the Purchase transaction	<p>Represent the response of the API request and response code is returned based on the transaction result.</p> <p>This field should be mapped for the response status of parent purchase transaction for which API call is made.</p>
ppc_ParentTxnResponseMessage	String, Response message of purchase transaction	<p>It is the text corresponding to ppc_TxnResponseCode.</p> <p>Please refer to response code list</p>

ppc_ProgramType	Integer	Values: 106 for Brand EMI.
ppc_MaskedCardNumber	String	Masked value of card used for purchase transaction.
ppc_ISEZEClick	Bool	Flag to indicate whether the transaction was done through ezeclick or not.

Note:

The status of the purchase transaction for which an inquiry API call is made should be inferred from parameters ppc_Parent_TxnStatus and ppc_ParentTxnResponseCode.

Status	Value of ppc_Parent_TxnStatus	Value of ppc_ParentTxnResponseCode
Successful parent purchase transaction	4	1