

DirecPay



Integration Document

DirecPay - Merchant Integration Process

DirecPay system maintains two environments viz.:

1. Staging (Testing) Environment
2. Live (Production) Environment

After signing of agreement between TOML and merchant, we release staging environment details for the merchant to integrate DirecPay Payment Gateway on their website.

Merchant integrates their website with DirecPay staging environment, primarily checking for the following:

1. Whether parameters are getting posted on to DirecPay system or not (customer landing on bank login page)
2. Whether merchant is getting response of either a successful or failure transaction back on its site (success/failure response page of the merchant)

After testing the integration successfully on DirecPay staging environment, the merchant should contact DirecPay representative for releasing live environment credentials. Only after the merchant successfully integrates its website on DirecPay live environment, can they start accepting payments using DirecPay Payment gateway on its website.

For integration, DirecPay requires certain set of parameters to be passed on its posting URL, the details of which are explained below.

While passing transaction response back onto the merchants' site (for either success or failure transactions), DirecPay system passes set of parameters back to merchant system with DirecPay Reference ID mapped to them.

DirecPay integration allows a merchant to either pre-populate customers' details on DirecPay Billing and Shipping page or a customer has to fill-up these details on DirecPay website and select a pay mode (bank/credit card/debit card gateway) to process the transaction.

For transaction related queries, the merchant is required to quote DirecPay Reference ID (ATRN) in their correspondence with DirecPay.



Integration Details

For integrating with DirecPay system, a merchant should post Billing and Shipping details along with transaction parameters to DirecPay. A customer will land to DirecPay page where he would select appropriate pay-mode and proceed to completing a transaction.

Below is the list of parameters, which a merchant can post as Billing and Shipping details:

| No | Parameter Name | Parameter description and its value | Character limit |
|----|------------------|---|-----------------|
| 1 | custName | Customer Name | 50 |
| 2 | custAddress | Customer Address | 100 |
| 3 | custCity | Customer City | 50 |
| 4 | custState | Customer State | 50 |
| 5 | custPinCode | Customer Postal Code | 6 |
| 6 | custCountry | Customer Country (2 Character Iso Country Code) | 2 |
| 7 | custPhoneNo1 | Country Code For The Customer Phone Number | 3 |
| 8 | custPhoneNo2 | Area Code For The Customer Phone Number | 8 |
| 9 | custPhoneNo3 | Customer Phone Number | 9 |
| 10 | custMobileNo | Customer Mobile Number | 10 |
| 11 | custEmailId | Customer Email Id | 100 |
| 12 | deliveryName | Name Of The Person To Whom Delivery / Shipping Is Being Made | 50 |
| 13 | deliveryAddress | Delivery / Shipping Address | 100 |
| 14 | deliveryCity | Delivery / Shipping City | 50 |
| 15 | deliveryState | Delivery / Shipping State | 50 |
| 16 | deliveryPinCode | Delivery / Shipping Postal Code | 6 |
| 17 | deliveryCountry | Delivery / Shipping Country (2 Character Iso Country Code) | 2 |
| 18 | deliveryPhNo1 | Country Code For The Phone Number Of The Person To Whom Delivery / Shipping Is Being Made | 3 |
| 19 | deliveryPhNo2 | Area Code For The Phone Number Of The Person To Whom Delivery / Shipping Is Being Made | 8 |
| 20 | deliveryPhNo3 | Phone Number Of The Person To Whom Delivery / Shipping Is Being Made | 9 |
| 21 | deliveryMobileNo | Mobile Number Of The Person To Whom Delivery / Shipping Is Being Made | 10 |
| 22 | otherNotes | Other Details / Extra Information If Any Provided By Customer | 200 |
| 23 | editAllowed | Allow Customer to update billing / shipping details; pass parameter "Y" or "N" | 1 |

Along with the above list, following transaction parameters will be accepted from the merchant website in an encoded format to ensure that no data is tampered and transaction is processed in a secured fashion.

The script for encryption / decryption logic of transaction parameters can be downloaded from the link:

<http://www.timesofmoney.com/direcpay/downloads/dpEncodeRequest.zip>



Here is the list of transaction parameters, which you should pass in an encoded format to DirecPay for payment processing:

| No | Parameters | Data Sample | Data Type |
|----|-------------------|------------------------------|-------------|
| 1 | MID | 200904281000001 | Number 16 |
| 2 | Operating Mode | DOM | Varchar 3 |
| 3 | Country | IND | Varchar 3 |
| 4 | Currency | INR | Varchar 3 |
| 5 | Amount | 100.00 | Number 5,2 |
| 6 | Merchant Order No | Xxxxxxxx | Varchar 100 |
| 7 | Other Details | Xxxxxxxx | Varchar 100 |
| 8 | Success URL | Merchant website success URL | Varchar 200 |
| 9 | Failure URL | Merchant website failure URL | Varchar 200 |
| 10 | Collaborator | TOML | Varchar 8 |

Insert the following code between the `<head>` tag of your Checkout / Pay Now page

```
<script src="dpEncodeRequest.js"></script>
<script>
function encodeTxnRequest()
{
    document.ecom.requestparameter.value =
    encodeValue(document.ecom.requestparameter.value);
    document.ecom.submit();
}
</script>
```

Above code assumes that the "dpEncodeRequest.js" is inside the same folder on your server. If "dpEncodeRequest.js" is not stored in the same folder, please give relative path of the script file as located on your server.

Insert the following code within the `<body>` tag of your Checkout / Pay Now page

```
<form name="ecom" method="post"
action="https://test.timesofmoney.com/direcpay/secure/dpMerchantTransaction.jsp"
onSubmit="encodeTxnRequest();">
<input type="hidden" name="custName" value="Test User">
<input type="hidden" name="custAddress" value="Mumbai">
<input type="hidden" name="custCity" value="Mumbai">
<input type="hidden" name="custState" value="Maharashtra">
<input type="hidden" name="custPinCode" value="400001">
<input type="hidden" name="custCountry" value="IN">
<input type="hidden" name="custPhoneNo1" value="91">
<input type="hidden" name="custPhoneNo2" value="022">
<input type="hidden" name="custPhoneNo3" value="28000000">
<input type="hidden" name="custMobileNo" value="9820000000">
<input type="hidden" name="custEmailId" value="testuser@gmail.com">
<input type="hidden" name="deliveryName" value="Test User">
<input type="hidden" name="deliveryAddress" value="Mumbai">
<input type="hidden" name="deliveryCity" value="Mumbai">
<input type="hidden" name="deliveryState" value="Maharashtra">
<input type="hidden" name="deliveryPinCode" value="400234">
<input type="hidden" name="deliveryCountry" value="IN">
```



```
<input type="hidden" name="deliveryPhNo1" value="91">
<input type="hidden" name="deliveryPhNo2" value="022">
<input type="hidden" name="deliveryPhNo3" value="28000000">
<input type="hidden" name="deliveryMobileNo" value="9920000000">
<input type="hidden" name="otherNotes" value="test transaction for direcpay">
<input type="hidden" name="editAllowed" value="N">

<input type="hidden" name="requestparameter"
value="200904281000001|DOM|IND|INR|10|test-order|others|http://www.url.com/success.html|
http://www.url.com/fail.html|TOML">
<input type="button" name="submit" value="Submit">
</form>
```

The posting URLs for integration are as follows:

For DirecPay staging (testing) environment:

<https://test.timesofmoney.com/direcpay/secure/dpMerchantTransaction.jsp>

For DirecPay live (production) environment:

<https://www.timesofmoney.com/direcpay/secure/dpMerchantTransaction.jsp>

Response Parameters:

| No | Parameters | Data Sample | Data Type |
|----|-----------------------|-----------------|-------------|
| 1 | DirecPay Reference ID | xxxxxxxx | Number 20 |
| 2 | Flag | Success or Fail | Varchar 8 |
| 3 | Country | IND | Varchar 3 |
| 4 | Currency | INR | Varchar 3 |
| 5 | Other Details | xxxxxxxx | Varchar 100 |
| 6 | Merchant Order No | xxxxxxxx | Varchar 100 |
| 7 | Amount | 100.00 | Number 5,2 |

Amount, merchant order number and other details remain same as given by the merchant at the time of posting them to DirecPay system.

responseparams=direcpayreferenceid|flag|country|currency|otherdetails|merchantorderno|amount|

Values will be passed back to the merchant site in a single variable 'responseparams' as pipe separated values.

Sample:

For success transaction:

1000001xxxxxxxxxx|SUCCESS|IND|INR|NULL|111111|100.00|

For fail transaction:

1000001xxxxxxxxxx|FAIL|IND|INR|NULL|111111|100.00|

Server-to-Server Communication

There are cases when DirecPay system is not updated of the transaction response from the bank/credit/debit card gateway. For all such cases DirecPay system keeps the transaction status as “Transaction Booked” till the time manual reconciliation is done with respective bank/credit/debit card gateways on the next working day. Only after manual reconciliation, the transaction status is updated to either “Success” or “Failure”. For merchants to have a hassle-free system in place, wherein their system can get updated transaction status, we have implemented server-to-server communication mechanism for merchants. It is advisable for merchants to have this system in place for them to get automated response of transaction statuses on an on-demand basis (i.e. merchant to query DirecPay for the exact status of any particular transaction).

It is advisable for merchants to first test this server-to-server communication on the DirecPay staging (testing) environment before moving to the DirecPay live (production) environment.

Merchant request parameters required for getting an updated transaction status are:

1. DirecPay Reference ID
2. MID
3. Return URL

Merchants to post the request:

For DirecPay staging (testing) environment:

<https://test.timesofmoney.com/direcpay/secure/dpPullMerchAtrnDtls.jsp>

For DirecPay live (production) environment:

<https://www.timesofmoney.com/direcpay/secure/dpPullMerchAtrnDtls.jsp>

Parameter name=requestparams

Format:

requestparams=direcpayreferenceid|mid|returnurl

For Example:

<https://test.timesofmoney.com/direcpay/secure/dpPullMerchAtrnDtls.jsp?requestparams=1000001xxxxxxxxx|200904281000001|https://www.merchant.com/responseHandlerPage>



DirecPay will send the response back to the merchant in the following format.

Parameter name=responseparams

Format type in case of proper response:

responseparams

=direcpayreferenceid|responseflag|country|currency|otherdetails|merchantordernol|posting amount|

For Example:

responseparams=1000001xxxxxxxxx|SUCCESS|INDI|INR|details|ordernol100|

Format type in case of error in sending response:

responseparams=direcpayreferenceid|ERROR|errormessage|

For Example:

responseparams=1000001xxxxxxxxx|ERROR|wrongdirecpayreferenceid

Error may occur due to any of the following reasons:

1. Wrong DirecPay Reference ID
2. Wrong MID
3. Mismatch in the DirecPay Reference ID and MID mapping
4. Database error while fetching the record
5. Server error while fetching the record



Parameters Explained

MID: Merchant ID is generated by DirecPay system. It is a unique identifier for DirecPay system to identify the merchant and their transactions. The merchant should use the fixed MID: 200904281000001 for integrating on the DirecPay staging (testing) environment. After the merchant successfully tests the integration on DirecPay staging (testing) environment, should get in touch with DirecPay representative for release of live (production) MID.

Operating Mode: It is a mandatory field and merchant should only use DOM as its value. This field is case sensitive.

Country: It is a mandatory field and merchant should only use IND as its value. This field is case sensitive.

Currency: It is a mandatory field and merchant should only use INR as its value. This field is case sensitive.

Amount: It is a mandatory field and merchant can pass 7 digit amount values (excluding decimal) in 5.2 format.

Merchant Order No: The merchant is required to pass its order number in this field. It is a mandatory field.

Other Details: It is a mandatory field and merchant can pass any desired value in this field. Merchant could use any customer narration in this field. If not, then “NULL” as a text value, should be passed.

Success URL: The protocol ‘http://’ or ‘https://’ is mandatory and should be prefixed in the URL. For example, <http://www.merchantsuccesspage.com> It is a mandatory field.

Failure URL: The protocol ‘http://’ or ‘https://’ is mandatory and should be prefixed in the URL. For example, <http://www.merchantfailurepage.com> It is a mandatory field.

Collaborator: It is a mandatory field and merchant should use **TOML** (case sensitive) for integrating on DirecPay staging (testing) environment and **DirecPay** (case sensitive) for integrating on DirecPay production (live) environment.

DirecPay Reference ID: This is a unique transaction reference number generated by DirecPay system to identify transaction and it gets mapped to the order number and other values generated by the merchant. This value is passed on to the merchant system in response parameters.

Flag: Depending upon the response received by DirecPay system from the bank, we pass on the transaction status response back to merchant site in response parameters.



Card Type: It is a mandatory field in the direct integration model. For integrating on DirecPay staging (testing) environment, merchants should use value as **DD**. For integration on DirecPay live (production) environment, merchant should use the value **DD** for NetBanking and debit card transactions. For credit card transactions, merchants should use the value as **CC**. This field is case sensitive.

Return URL: This field is used in server-to-server communication and is provided by the merchant in request parameters for DirecPay system to post the query response on merchants system.

Important Instructions

1. The merchant might require installing www.timesofmoney.com public key certificate on their web server for SSL mode of data transfer.
2. Special characters are NOT allowed while posting transaction parameters on DirecPay system. The indicative list is as follows:

| | |
|---|----------------|
| ~ | (tilde) |
| " | (double quote) |
| ' | (apostrophe) |
| & | (ampersand) |
| # | (hash) |
| % | (percent) |

3. The merchants should use the following details to check for DirecPay merchant interface (on staging environment):
URL: <https://test.timesofmoney.com/direcpay/jsp/home.jsp>
Login ID: demo@direcpay.com
PIN: password_0

DirecPay Transaction Statues

| S.No. | Transaction Status | Explanation |
|-------|----------------------|--|
| 1. | Transaction Booked | DirecPay has not received the funds. For all such transactions, DirecPay requires reconciliation from banks post which the transaction status would be updated to as 'Success' or a 'Failure' |
| 2. | Hold | Credit / Debit card transactions for which we receive authorization as successful from Bank will be on HOLD for 24 hours. Within 24 hours from the time of transaction our Risk / Compliance team will validate risk associated with a transaction and would according flag it. For risk related queries, you may write to risk@direcpay.com . |
| 3. | Funds in Clearing | This status is applicable only for Credit and Debit Card transactions. The merchant needs to either 'Authorize' or 'Decline' this transaction. This can be done from the Credit Card Tool in DirecPay console. Only after the merchant authorizes, funds would be settled in merchants' bank account. Transactions not updated within 6 days of the transaction date would automatically get cancelled and updated as Failure. |
| 4. | Success | DirecPay has received the funds. Merchant can process the order of the customer |
| 5. | Failure | The transaction has failed due to any of the following reason: session log out at bank's site, insufficient funds in customer bank account etc. Customer needs to re- initiate the transaction. |
| 6. | Transaction Rejected | If our Risk / Compliance team find high risk associated with a transaction, they would update the same as Transaction Rejected. |
| 7. | Withdrawn | When DirecPay initiates transfer of funds into designated bank account of the merchant, the transaction status gets updated to as "Withdrawn". Normally, the funds get reflected into merchant bank account after 1 working day from the day DirecPay initiates a transfer. |

