



BHARTIPAY SERVICES PVT. LTD.

cashless bharat



Pay10 Payment Gateway Merchant Integration Guide



BHARTIPAY SERVICES PVT. LTD.

cashless bharat

www.pay10.com

Created By Rohit Kumar Singh

Version: Version 1.0

Date: March 1, 2022

Copyright

©2022.Pay10 All rights reserved.

The material contained in this guide is copyrighted and owned by Pay10 together with any other intellectual property in such material. Except for personal and non-commercial use, no part of this guide may be copied, republished, performed in public, broadcast, uploaded, transmitted, distributed, modified or dealt with in any manner at all, without the prior written permission of Pay10 and then, only in such a way that the source and intellectual property rights are acknowledged.

To the maximum extent permitted by law, Pay10 shall not be liable to any person or organization, in any manner whatsoever from the use, construction or interpretation of, or the reliance upon, all or any of the information or materials contained in this guide.

The information in these materials is subject to change without notice and Pay10 assumes no responsibility for any errors.

Pay10

Head office:

Pay10

4 Ring Road, Lajpat Nagar 4, Delhi 110024



www.pay10.com



BHARTIPAY SERVICES PVT. LTD.

cashless bharat

ABOUT THIS GUIDE	4
Objectives and target audience	4
Related documentation	4
Conventions used in this guide.....	5
Table 1: List of conventions	5
INTRODUCTION	6
PRE-REQUISITE	6
Contact us for queries	6
Integration with Pay10 Payment Gateway – PG Hosted integration	7
Request Format	7
Table 1: Pay10 Gateway parameters	7
Amount Format	10
Pay10 Response Format	10
Validating the status response	12
Generating a secure hash	13
SHA-256 signature.....	13
Method of generating hash.....	13
Code Integration Example.....	15
Decrypting response code	16
Response Code for Valid Transaction.....	17
Gateway options and responses	17
Response Codes for Invalid Transaction.....	18
Supported Currency and Currency Code	18



BHARTIPAY SERVICES PVT. LTD.

cashless bharat

ABOUT THIS GUIDE

Objectives and target audience

This guide is designed to provide detailed information on Pay10 Payments Gateway Complete code architecture and design as well as how to connect and use Pay10 Payment Gateway and Pay10 ecommerce service 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 Pay10, to enable Pay10 to process payments. Additional gateway integration options are also described.

Test Sever Transaction

Url: <https://uat.pay10.com/pqui/isp/paymentrequest>

Production Server Transaction

Url: <https://secure.pay10.com/pqui/isp/paymentrequest>

Related documentation

You should use this guide together with the additional Pay10 Payment Gateway documents described below.

Guide	Description
Integration Document	Payment Gateway Integration Document V 1.0



BHARTIPAY SERVICES PVT. LTD.

cashless bharat

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



BHARTIPAY SERVICES PVT. LTD.

cashless bharat

INTRODUCTION

The Pay10 Payment Gateway is a secured website, where you redirect customers from your Website/Ecommerce/Mobile platform to make a payment using Credit Card/Debit Card/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

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 Pay10 Payment Gateway Page in a secured manner and transaction response is returned to the Merchant real time post processing of the transaction.

Contact us for queries

For all support queries, contact the Merchant Services department:

Email: care@pay10.com
Phone: +91- 9700497004



BHARTIPAY SERVICES PVT. LTD.

cashless bharat

Integration with Pay10 Payment Gateway – PG Hosted integration

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.

Table 1: Pay10Gateway parameters

Field name	Description	Required	Type*	Min	Max	Example
Merchant Details						
PAY_ID	Pay ID is provided by Pay10	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	http://www.domain.com/response_url
SALT	Provided by Pay10on activation	YES	AN	16	16	2a1e47c4fba401c
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



BHARTIPAY SERVICES PVT. LTD.

cashless bharat

CUST_LAST_NAME	Customer last name	NO	CH	2	150	Pal
CUST_STREET_ADDRESS 1	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	NO	NU	8	15	07417456565
CUST_EMAIL	Customer email	NO	CH	6	120	john@gmail.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	TWQ 123
CUST_SHIP_PHONE	Customer shipping phone	NO	NU	8	15	07417456565



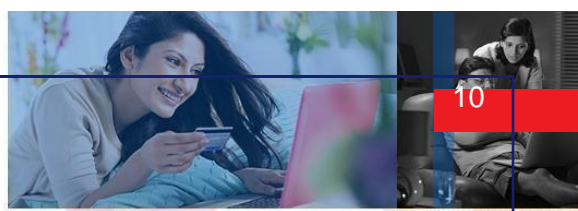
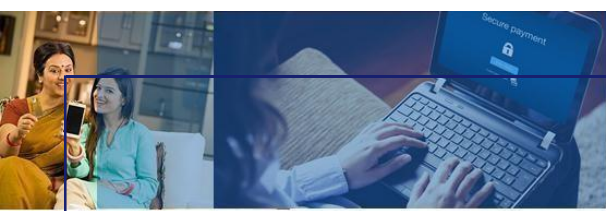
BHARTIPAY SERVICES PVT. LTD.

cashless bharat

Payment Details						
AMOUNT*	Total Sale Amount	YES	NU	3	12	100
TXNTYPE	Merchant Transaction Type AUTH/SALE	YES	CH	4	50	SALE
CURRENCY_CODE	3-digit code of the currency	YES	NU	3	3	356
Item Level Details						
PRODUCT_DESC	Description of product	NO	CH	1	1024	xyz

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

*Refer Amount format for Amount



BHARTIPAY SERVICES PVT. LTD.

cashless bharat

Amount format

The amount of the transaction, expressed in the smallest currency unit. The amount must not contain any decimal points, thousands 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.

Pay10 Response Format

When the payment process is complete Pay10 sends the details of the transaction to the `Response_url`. This is done with a standard HTTP POST request. The Pay10 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 2 shows the parameters sent to your `response_url` page:

Table 2: Status URL parameters

Field name	Description	Example value
CUST_NAME	Customer name	John Pal
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 Pay10	160234578452178



BHARTIPAY SERVICES PVT. LTD.

cashless bharat

TXN_ID	Transaction Id generated by Pay10	150611417421130
RESPONSE_CODE *	Code for transaction status	000
RESPONSE_MESSAGE *	Response message for transaction status	SUCCESS
HASH*	Unique value generated by SHA 256 hashing algorithm	7995156CE4C40C44C41BECA3 B9CE09B9
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 secure hash



BHARTIPAY SERVICES PVT. LTD.

cashless bharat

Validating the status response

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

1. Create a pending transaction or order for a fixed amount on your website.
2. Redirect the customer to the Pay10 Payment Gateway, where they complete the transaction.
3. Pay10 will post the transaction confirmation to your '**Response_url**' page. This will include the '**Amount**' (Amount) parameter.
4. Your website should validate the parameters received by calculating the SHA256 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.
5. Once you have validated the transaction data you can process the transaction, for example, by dispatching the goods ordered.



BHARTIPAY SERVICES PVT. LTD.

cashless bharat

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, similar to the parameter string for an HTTP GET call.

Method of generating hash

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=ORD220920151610&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%40Pay10.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%40Pay10.com&CUST_SHIP_PHONE=0123456789&RETURN_URL=http%3a%2f%2flocalhost%3a8080%2fMerchantSimulator%2fresponse.jsp&PRODUCT_DESC=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@Pay10.com~CUST_NAME=Demo Merchant~CUST_PHONE=1234567890~CUST_SHIP_CITY=Demo Ship City~CUST_SHIP_COUNTRY=Demo Ship Country~CUST_SHIP_EMAIL=demoship@Pay10.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 Pay10



BHARTIPAY SERVICES PVT. LTD.

cashless bharat

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@Pay10.com~CUST_NAME=Demo
Merchant~CUST_PHONE=1234567890~CUST_SHIP_CITY=Demo Ship City~CUST_SHIP_COUNTRY=Demo
Ship Country~CUST_SHIP_EMAIL=demoship@Pay10.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=PAYORD220920151610~PAY_ID=1507281443471000~PRODUCT_DESC=Demo
Product~RETURN_URL=http://localhost:8080/MerchantSimulator/response.jsp~TXNTYPE=SALEb6200e78557e4e
55}
```

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 **SHA256 signature** field is to ensure the integrity of the data posted back to your server. You should always compare the **SHA256 signature** field's value posted by Pay10's servers with the one you calculated.

To calculate the **SHA256 signature**, you need to take the values of the fields listed above exactly as they were posted back to you, concatenate them and perform a **SHA256** calculation on this string.



BHARTIPAY SERVICES PVT. LTD.

cashless bharat

Code integration examples

You can use the examples below to generate your session ID from Pay10, which is the recommended method for connecting to the Pay10 Payment Gateway.

```
<form action="https://secure.pay10.com/pgui/jsp/paymentrequest" method="post" >
<input type="text" name="PAY_ID" value="1507231702331001"/>
<input type="text" name="MERCHANTNAME" value="Demo Merchant"/>
<input type="text" name="ORDER_ID" value="ORDID2234"/>
<input type="text" name="AMOUNT" value="100"/>
<input type="text" name="TXNTYPE" value="SALE"/>
<input type="text" name="CUST_NAME" value="Demo"/>
<input type="text" name="CUST_STREET_ADDRESS1" value="Gurgaon"/>
<input type="text" name="CUST_ZIP" value="123456"/>
<input type="text" name="CUST_PHONE" value="9999999999"/>
<input type="text" name="CUST_EMAIL" value="test@gmail.com"/>
<input type="text" name="PRODUCT_DESC" value="CD Player"/>
<input type="text" name="CURRENCY_CODE" value="356"/>
<input type="text" name="RETURN_URL" value="http://www.yourwebsite.com/response.php"/>
<input type="text" name="HASH" value="1234567890123456789012345678901234567890123456789012345678901234"/>
<input type="text" name="PAY_ID" value="1507231702331001"/>
<input type="submit" value="Click to Pay" name="submit"/>
</form>
```



BHARTIPAY SERVICES PVT. LTD.

cashless bharat

Decrypting response:

AES 256 CBC is used to decrypt the received response.

Method of decrypting response:

To decrypt the encrypted response you need to pass Encdata and merchant hosted key.

Received Response:

Response:

```
Array ( [ENCDATA] =>
MBGxXwuErSp3q/4raZxY1DKoPjDZRvPzP+3yoXcOb4zPNGy+G3tbykiyYR1ZHxPKTe6OpYNwtA
Qbp2IbvVXV4+I67fCEbdfLd0OCUV2bMXvvpwMoo53eT3Eu9vu60jPVZCfBnodPc4taDPUScLjQ+8
R25CEoiBVNnylINCSGhJ++hCuF+aaT4sIZVnS9sYOI8afdLRxJPzfE5oITafXW2Jw7412sgWR8rfI3
iukvxJ7y2Ry+gZZYP7852PIEDoG6QVyFprissKYpII3Zu9/KnRd6fOmTmklI4oB00/+LrLHLwghDnX
GVJrI4Y+TqrNBFISPWTcl0LJLU7H1tGxu1DA0uid8a4yf9tyjKmnIaAViDjg9ip3veH3dkwEDV/AIHf
NjNrACyvv4TkJI9h/IWv6Im7oMegn+bSoLhQzMIR9Owha48sRLaOBik9r9ZqoMUNn0CEYeJ4AO
eP5xYz6VVTnh9h1Z1I97OUs1bOqOyQY5Yakmkrb5i4S+3xPqZoWuezHM2JPU2zSq6HyR4prNr3
vCERMProlj/MKJU1m5XCbbMpXEYcyUuhvB3LKc9eziHbxUYS+LuhdBXIOG17Z6vBVMuB0Uc/
VdulK0HuWCmk9L3cH4kQA9Gqf8Y8yvSCcE [PAY_ID] => 1049120302195014 )
```

After Decryption you will get the similar string.

```
{ RESPONSE_DATE_TIME=2022-03-14
18:08:51~RESPONSE_CODE=010~TXN_ID=1669120314180851~CUST_PHONE=9999999999~
TXNTYPE=SALE~CURRENCY_CODE=356~SURCHARGE_FLAG=N~HASH=611C4492531EFD
F77BF8DC90E6A810CC9F5D4D9934602F15632BE306F421978F~RETURN_URL=http://localho
st/projects/uat/yesbank/response.php~STATUS=Cancelled~PAY_ID=1049120302195014~PG_R
EF_NUM=1669120314180851~ORDER_ID=PAY10_681895713~AMOUNT=100~RESPONSE_M
ESSAGE=Cancelled by user~CUST\_EMAIL=rohit.singh@pay10.com~CUST\_NAME=Test }
```



BHARTIPAY SERVICES PVT. LTD.

cashless bharat

Now split the decrypted string.

Array

```
(  
  [RESPONSE_DATE_TIME] => 2022-03-14 18:08:51  
  [RESPONSE_CODE] => 010  
  [TXN_ID] => 1669120314180851  
  [CUST_PHONE] => 9999999999  
  [TXNTYPE] => SALE  
  [CURRENCY_CODE] => 356  
  [SURCHARGE_FLAG] => N  
  [HASH] =>  
611C4492531EFDF77BF8DC90E6A810CC9F5D4D9934602F15632BE306F421978F  
  [RETURN_URL] => http://localhost/projects/uat/yesbank/response.php  
  [STATUS] => Cancelled  
  [PAY_ID] => 1049120302195014  
  [PG_REF_NUM] => 1669120314180851  
  [ORDER_ID] => PAY10_681895713  
  [AMOUNT] => 100  
  [RESPONSE_MESSAGE] => Cancelled by user  
  [CUST_EMAIL] => rohit.singh@pay10.com  
  [CUST_NAME] => Test  
)
```




BHARTIPAY SERVICES PVT. LTD.

cashless bharat

Validate Response Code for Successful Transaction

Response Data:

```
"POST": {  
  "RESPONSE_DATE_TIME": "2020-05-06 10:53:59",  
  "RESPONSE_CODE": "000",  
  "CUST_PHONE":  
    "9911889966",  
  "MOP_TYPE": "VI",  
  "CARD_MASK":  
    "400000*****0119",  
  "CURRENCY_CODE": "356",  
  "RRN": "012705176297",  
  "STATUS": "Captured",  
  "PRODUCT_DESC": "Demo  
Transaction", "AMOUNT": "100",  
  "RESPONSE_MESSAGE":  
    "SUCCESS",  
  "CUST_EMAIL":  
    "demo@demo.com", "TXN_ID":  
    "2005061053581086",  
  "ACQ_ID":  
    "5887426385946368404009",  
  "TXNTYPE": "SALE",  
  "HASH":  
    "19FAD7ED5C3D5AFDD6217846A599B8AE7A8EA915AD5D2183EE09C51E89C4A0  
94", "PAYMENT_TYPE": "CC",  
  "RETURN_URL":  
    "http://localhost/projects/php_kit_custom/responsejson.php", "PAY_ID":  
    "2001141020561000",  
  "ORDER_ID": "DEMO0605200725",  
  "ORIG_TXN_ID":  
    "2005061053541085",  
  "CUST_NAME": "Rohit Singh"  
}
```

Note : Response Code should be 000 and Status should be Captured then the payment is successful.



BHARTIPAY SERVICES PVT. LTD.

cashless bharat

GATEWAY OPTIONS AND RESPONSES

Response Code for Valid Transaction

Table 3: Response Codes for Valid Transactions

Error Code	Error Message	Status
100	User not found	Failed
101	Password incorrect	Failed
102	User inactive	Failed
103	Validation failed	Failed
104	User not approved from any acquirer	Failed
105	Account not present for this acquirer	Failed
108	Merchant detail not present for this acquirer	Failed
110	Merchant not mapped for this currency	Failed
113	Payment option not supported!!	Failed
114	GST Details Not Set!!	Failed
129	TDR request is already pending for this merchant !!	Failed
130	Currency not supported!!	Failed
131	Unsupported card number	Failed
132	Account Lock	Failed
134	TDR Setting is pending for this merchant !!	Failed
010	Cancelled by user	Failed
026	SUCCESS	Sent to Bank
000	SUCCESS	Captured



BHARTIPAY SERVICES PVT. LTD.

cashless bharat

Response Code for Invalid Transaction

Table 4: Response Codes for Invalid Transactions

Response Code	Response Code
300	Invalid Request
900	Internal system error
999	Unknown Error

Supported Currency and Currency Codes

Table 5: Supported Currency with Currency Codes

Payment Method		
Name	Abbreviation	Code
Indian Rupee	INR	356
Pound	GBP	826
Dollar	USD	840
Euro	EUR	978