

# MERCHANTINTEGRATIONWITHPay365PH PDOCUMENT

# V1.0

# NETBANKING/INTERNETPAYMENTGATEWAY

https://pay365.in/



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# 1. Overview

Thisdocument explains merchant integration with Pay 365 payment gateway. The function ality of this application is to process on line payments via credit cards, debit cards, net-banking and more.

Pay365paymentgatewaywillauthenticatetheapplicationwiththereference of the authentication credentials provided by the merchant duringregistrationinthepaymentgatewayportal.Forexample,inPay365paymentgatewayintegr ation, themerchanthas toberegisteredtogettheAPIkeys.



# 2. Pay365PaymentGatewayProcess

Thefollowingdiagram explain show the customer makes the payment and how the process flows:



#### Screen:1

**Step1:** Onclick of payment button from merchant site it will be redirected toPay365paymentgateway.

**Step2**: Transaction details such as order id, amount etc will be transferred frommerchant portal to Pay365 payment page where user has the option to select anyofthepaymentmethodslikecreditcard, debitcard, net-banking and more.

**Step3**:Forexample, if userselects creditcard/debitcard/netbanking and enterthe cardd etails and clicks on 'Pay' button in Pay 365 payment page, the details will be carried forward to the respective bankwebsite.

**Step4**: If payment is success/failure the bank will send the response to Pay365paymentgateway.



**Step5**: Pay365captures the bank's response and Sends the response back to the merchant portal.

**Step6**: The whole process is Carried out in a secured way by the Pay 365 payment gate way por tal.





# 3. IntegratePay365PaymentGateway

These are the steps required for the Pay 365 payment gateway integration with merchant portal.

- Pay365 integration kits are available in the following environments (Java, PHP, Python, .net). Downloadany environment integration kit from the portal.
- Create Merchant Account in Pay365 Merchant Portal.
   PostsuccessfulaccountcreationlogintoPay365MerchantPortal.
- 3. GenerateAPI keys.
- 4. ConfigurePay365securitykeysandtest/liveendpointinyourapplication.
- 5. CreatePaymentformanddeployrequest/responsehandlerswiththeg uidanceoftheintegrationkit.
- 6. Createreturnpagesforhandlingpaymentnotificationonsuccessorcancel.



# 3.1 DownloadPay365Kitinanyoftheavailableenvironments

Merchantcandownloadanyoftheplatformsdksfrom**https://www.pg.pay365.in→** APIDoc→Integration.



# 3.2 Registermerchantaccountin Pay365MerchantPortal

https://pay365.in/

Create Merchant Account in Pay365 Merchant Portal. Onclick of signup buttonRegistrationpagegetsdisplayed.

<u>Screen:3</u>	
New here ? Create an Account and Avail the Benefits	Pay365 Nake Psymetrix Simple
	Email/Username
	Password
	C Captcha
	LOGIN Forget Password? C Sign in with Google



Merchant enters all the required fields to create account and clicks on Registerbutton.Postvalidationtheaccountiscreated in the portal.Nowmerchant can login into the portal.



Screen:5







# 3.3 GenerateAPIKeys

Merchant has to redirect Menu  $\rightarrow$  Settings  $\rightarrow$  Api Keys and click on regenerateapibuttontogeneratekeyswhichisusedforpaymentgatewaylogin, requestand dresponsesignature, requestand response according to the set of the set

				<u>Screen:6</u>		
Business Details	Webhooks	Api Keys	Reminders			
			Api Key Id	Created Date	Action	View
		ryapa	y_live_QolEJne33fHGNxt7	2023-06-27 12:14:13	Regenerate Api	View
		ryapa	ay_live_lo0VufXITzCeAR4C	2023-05-20 05:25:06	Regenerate Api	View
		ryapay_	test_MizgNPT65Tm9JR3d	2023-06-03 02:13:06	Regenerate Api	View

# MENU→Settings→ApiKeys→RegenerateAPI



 $Postsuccess fulk eygeneration following screen is displayed along with the {\tt ApiKeyId}$ 

#### https://pay365.in/



### <u>Screen:8</u>

Business Details	Webhooks	Api Keys	Reminders			
			Api Key Id	Created Date	Action	View
		ryapa	y_live_QolEJne33fHGNxt7	2023-06-27 12:14:13	Regenerate Api	View
		ryapa	ay_live_lo0VufXlTzCeAR4C	2023-05-20 05:25:06	Regenerate Api	View
		ryapay_	test_MizgNPT65Tm9JR3d	2023-06-03 02:13:06	Regenerate Api	View



# 3.4 CreateWebhookUrl(ResponseUrl)

Webhooks	Api Keys	Reminders			
		Webhookurl	Active	No Events Added	
	https://a	y.akhurummy.in/poi/pay/Payripenotify	Active	18 Events Added	20

TocreatewebhookurlmerchanthastoredirectMENU→Settings→Webhookandclick on

'Add Webhook' button. Webhook url is set by the merchant to

receiveresponsefromPay365paymentgateway.

#### Screen:9

Onclick of Add Webhook button the following screen is displayed wheremerchantcanplacetheurlinwebhookurlcolumnwhichisamandatoryfield.

# Screen:10





Onclick of submit but ton the following screen is displayed along with we bhook url.

#### Screen:11

Webhooks	Api Keys Reminders				
8					Edit Webhook
		Webhookurl	Active	No Events Added	Created Date
	https://ay.akhurummy.in/poi/p	ay/Payripenotify	Active	18 Events Added	2023-06-22 13:10:04



# 3.5 CreateProduct

# ${\tt Tocreate product merchant has to redirect {\tt MENU} {\tt J} {\tt Utilities} {\tt Product} {\tt Add} {\tt Product}$



 $Onclick of {\it Add Product button the following screen will be displayed.}$ 

<u>in lp: 127.0.0.</u>	Add Product	×	Akhuana Enterprise
	Title:		
	Price:		
ie feature you c	Description:		
Discounts			
		Submit	
entries			s
upport Id	♦ Product Title ♦ F	Product Price   Product Description	♦ Product Status ♦

<u>Screen:13</u>



#### 4. Integrationandsecurity

AESEncryptionforPay365GatewayintegrationwithMerchantwebsite.

WhenthecustomerclicksonPAY[withinMerchant website], the merchantinitiatesthepayment by generating a request using Pay365 Payment Interface by sending aPOSTmethodrequesttotheURL.

Tomakethepaymentrequestsecure, we have implemented parameter posting with signat ure and AES Encryption. The following explains the steps briefly about AESEncryption, Signature and Security that is used in Pay 365 Payment Interface:

### 4.1 SignatureGenerationSteps:

Signatureparameteriscreatedbyhashingthevalueofbelowmentionedparameters.

S.no	Parameters	Description	Reference
1	clientId	MerchantApiKey	Screen:7
2	clientSecret	MerchantApiSecre	Screen:7
3	txnCurr	t	
4	amount	TransactionCurrencyType(INR)	
5	emailId	Amount	
6	mobileNumbe	EndUserEmailId	
7	r	EndUserMobileNumber	Screen:7

Table:1

ThehashvalueshouldbegeneratedusingHMACSHA256algorithmwithhashkey. Hash key will be unique and shared by Pay365 team. 'signature' parameter ismandatoryandneedtobeaddedinrequestURL.BasedonrequestHashKeyparameterHm acisgenerated.

After receiving the request Pay365 Payment Interface will generate signature usingparameters present in request and verify generated signature with signature which ispresentin the request URL. User will be redirected to payment page if both the signaturematch.



# SampleSignatureGeneration

\$clientrequest=newClientRequest();

//UsingPOST

\$clientrequest->setClientKey("ryapay\_test\_X52utJyuKYRtZd65");

\$clientrequest->setClientSecret("4jmWBr9yrcM6er9a");

\$clientrequest->setEmail\_id(\$\_POST['EmailID']);

\$clientrequest->setMobile\_number(\$\_POST['MobileNumber']);

\$clientrequest->setAmount(\$\_POST['amount']);

\$clientrequest->setTxncurr("INR");

\$clientrequest->setRequestHashKey("TVRVDk5r7t2xySos");

### BelowcodeisusedforthegenerationofSignature

```
publicfunctiongetSignature()
{
    $message=
$this->clientKey.$this->clientSecret.$this->txncurr.$this->amount.$this-
>email_id.$this->mobile_number;

    //tolowercasehexits
    $signature=hash_hmac('sha256',$message,$this->requestHashKey);
    return$signature;
}
```

# SampleSignature generated fortheabove valuesis

85e0006f0e24f92b3bd824bd0aa80fb7bf7a89e3ace452441c125fa66af247a1



# 4.2 PaymentRequestDetails:

The below given parameters is used for payment request generation

# Table:2

Name Description Fi	eld FieldType	Length	SampleValue
clientId MerchantAPI Req	uired Alphanumeric	:	P365_test_xxxxxxxxxxx
Кеу			
clientSecret MerchantAPI Req	uired Alphanumeric	:	*****
Secret			
txnCurr Transaction Req	uired INR	3	FixedValue
currencyty			
pe			
(INR) amount Amount Reg	uired Numeric	12.4	TransactionAmount.minshouldbeRs.50.00
username EndUser Reg	uired Alphanumeric	,.	testusername
name			
emailld EndUser Req	uired Alphanumeric		testuser@email.com
EmailId			
mobileNumber EndUser Req	uired Numeric	10	9999999999
Mobile			
Number			
prodld ProductId Requ	uired Alphanumeric		prod_X1aQ98kilo987
signature signature Requ	uired Alphanumeric	:	85e0006f0e24f92b3bd824
generated using			bd0aa80fb7bf7a89e3ace452441c125fa66af247a1
HMACSHA256			
udfl Userdefied Opt	ional Alphanumeric	:	
field1 Para	meter		
udf? Userdefied Ont	ional Alphanumeric		
	matan		
lieldz Para	meter		
udf3 Userdefied Opt	ional Alphanumeric		
field3 Para			
udf4 Userdefied Opt	meter		
	meter ional Alphanumeric	:	
field4 Para	meter ional Alphanumeric meter	:	
field4Paraudf5UserdefiedOpt	meter ional Alphanumeric meter ional Alphanumeric		



# 4.3 RequestJsonObject:

 $\label{eq:payment} Payment Request parameters will be converted to JSON format. The following is the sample along with the Json generation code.$ 

\$clientrequest=newClientRequest(); //UsingPOST \$clientrequest->setClientKey("ryapay\_test\_X52utJyuKYRtZd65"); \$clientrequest->setClientSecret("4jmWBr9yrcM6er9a"); \$clientrequest->setEmail\_id(\$\_POST['EmailID']); \$clientrequest->setMobile\_number(\$\_POST['MobileNumber']); \$clientrequest->setAmount(\$\_POST['AnobileNumber']); \$clientrequest->setAmount(\$\_POST['amount']); \$clientrequest->setTxncurr("INR"); \$clientrequest->setProd\_id("prod\_0MdEVBKDHqsUGjwl"); \$clientrequest->setRequestHashKey("TVRVDk5r7t2xySos"); \$clientrequest->getSignature();

# SampleCodefortheconversionofJSONobjectwiththeaboveparameters

# //JsonObject \$myObj=(object)array();//object(stdClass)->recommended \$myObj->clientId=\$clientrequest->getClientKey(); \$myObj->clientSecret=\$clientrequest->getClientSecret(); \$myObj->txnCurr=\$clientrequest->getTxncurr(); \$myObj->amount=\$clientrequest->getAmount(); \$myObj->username=\$\_POST['username']; \$myObj->emailId=\$clientrequest->getEmail\_id(); \$myObj->emailId=\$clientrequest->getProd\_id(); \$myObj->mobileNumber=\$clientrequest->getMobile\_number(); \$myObj->signature=\$clientrequest->getSignature(); //\$myObj->udf1="Optionalparameter"; //\$myObj->udf2="Optionalparameter"; }



//\$myObj->udf3="Optionalparameter"; //\$myObj->udf4="Optionalparameter"; //\$myObj->udf5="Optionalparameter"; \$myJSON=json\_encode(\$myObj);

# 4.4 AESEncryptionSteps:

Pay365PaymentInterfacewillreceivetheabovePaymentRequestparametersencryptedusing AES Encryption from the Merchant website. Request Salt Key and Request EncryptionkeyarethekeysusedforthegenerationofAESencryptionString.

RequestSaltKey:xxxxxRequ

est EncryptionKey:xxxxxxx

#### ThefollowingcodeexplainsthegenerationofAESencryptionstring

```
publicfunctionencrypt($data,$salt,$key)
{
```

```
if($key!=NULL&&$data!=""&&$salt!=""){
```

\$method="AES-256-CBC";

/\*ConvertingArraytobytes\*/

```
$iv=[0,1,2,3,4,5,6,7,8,9,10,11,12,13,14,15];
```

\$chars=array\_map("chr",\$iv);

\$IVbytes=join(\$chars);

\$salt1=mb\_convert\_encoding(\$salt,"UTF-8");/\*EncodingtoUTF-8\*/

\$key1=mb\_convert\_encoding(\$key,"UTF-8");/\*EncodingtoUTF-8\*/

/\*SecretKeyFactoryInstanceofPBKDF2WithHmacSHA1JavaEquivalent\*/

\$hash=openssl\_pbkdf2(\$key1,\$salt1,'256','65536','sha1');

\$encrypted=openssl\_encrypt(\$data,\$method,\$hash,OPENSSL\_RAW\_DATA,

\$IVbytes);

returnbin2hex(\$encrypted);

}else{

return"Stringtoencrypt,SaltandKeyisrequired.";



# ThesampleoutputfortheEncryptedData

encrypt =41E033CFCAAFF9A29D06975757B7EB9EC6BE28D16E04D4E091ACC 5DAFC24E3D79A22A65671A9C6B2BD32C1C0A28FFDC5A19EE91551C5F5C8661323C961E9B940344 CA23E1046CBF04AA199408846565C3F03D1272D94F8741320DD54C9A0CFC8B675F677CA4D5790EF53 838CC72BB45E156F0EC39C8E7DA5464636D8079D288BDFB6D7D41DD0E3117B0C09E019AA3F268F 40E700A3CDDCEBF47BF8D1CFDA62C95F0E1D140AFA2D0AA28FD2BEE4853E2ECAC589265882012 3EC1D9FEDDC45CBCAE13FE47FEC1F662A674503D2AF29511629BEBBCFCAE0A9BF9C471727CE87 8E803D3F6ECAB12DD5A39D929182FDFE1018A9E66B36B8E4F89081DB63EB447AB9516D432E49409 C40C09F56D3400B2F71BD072FEC45E5181F714E900E3DE3D59BD2

 ${\it A long with the above encrypted data, clientid should be passed to Pay 365}$ 

PaymentGatewayinpostmethodfrommerchant

ClientId =

P365\_test\_xxxxxxxxxencrypt=41E033CFCAAFF9A29D06975757B7EB9EC6BE28D1 6E04D4E091ACC5DAFC24E3D79A22A65671A9C6B2BD32C1C0A28FFDC5A19EE91551C 5F5C8661323C961E9B940344CA23E1046CBF04AA199408846565C3F03D1272D94F8741 320DD54C9A0CFC8B675F677CA4D5790EF53838CC72BB45E156F0EC39C8E7DA546463 6D8079D288BDFB6D7D41DD0E3117B0C09E019AA3F268F40E700A3CDDCEBF47BF8D1 CFDA62C95F0E1D140AFA2D0AA28FD2BEE4853E2ECAC5892658820123EC1D9FEDDC 45CBCAE13FE47FEC1F662A674503D2AF29511629BEBBCFCAE0A9BF9C471727CE878 E803D3F6ECAB12DD5A

39D929182FDFE1018A9E66B36B8E4F89081DB63EB447AB9516D432E49409C40C09F56D3400B2F71BD0 72FEC45E5181F714E900E3DE3D59BD2



# 4.5 PaymentResponseDetails:

The below are the posting parameters, that Pay 365 will post back on to return URL of the merchant:

Name	Description	SampleValue
status		200-Success 400-Failure 402-CancelTransaction
clientId	Merchant ApiKey	P365_live_qbstErd14OplPagm
orderld	Orderld	order_IXz1Rh9eBot9yrzC
transactionId	Transaction	P365_jOLBNevJFedt0lVg
	ld	
bankld	Bank	123456789
	Responseld	
txnCurr	Transaction	INR
	Currency	
amount	Amount	100
emailld	EndUser	testuser@xyz.com
	EmailId	
mobileNumber	EndUser	9876543210
	Mobile	
	Number	
signature	Hmac	68aa3b7c0af1b5322159669f82108e
	Signature	20803e283c34ebacfe1688049b48dc1285
date	Date	
description	Thisfieldcontainst	TransactionSuccess
	he	TransactionFailure
	description	TransactionCancelledByUSer
	acscription	

# <u>Table:3</u>



### 4.6 AESDecryptionSteps:

Merchant will receive the above Payment Response parameters decrypted using AESDecryptionfromPay365PaymentInterface.ResponseSaltKeyandResponseAESkeyarethekey susedforthegenerationofAESdecryptionString.

Response Salt Key:xxxxxResponseAESKey: xxxxxxxx

```
ThefollowingcodeexplainsthegenerationofAESdecryptionstring
publicfunctiondecrypt($data="",$salt="",$key=NULL)
         {if($key!=NULL&&$data!=""&&$salt!="") {
             $dataEncypted=hex2bin($data);
             $method="AES-256-CBC";
             /*ConvertingArraytobytes*/
             $iv=[0,1,2,3,4,5,6,7,8,9,10,11,12,13, 14,15];
             $chars=array map("chr",$iv);
             $IVbytes=join($chars);
             $salt1=mb convert encoding($salt,"UTF-8");/*EncodingtoUTF-8*/
             $key1=mb convert encoding($key,"UTF-8");/*EncodingtoUTF-8*/
             /*SecretKeyFactoryInstanceofPBKDF2WithHmacSHA1JavaEquivalent*/
             $hash=openssl pbkdf2($key1,$salt1,'256','65536','shal');
            $decrypted=openssl decrypt($dataEncypted,$method,$hash,OPENSSL RAW DA
TA, $IVbytes);
            return$decrypted;
         }else{
            return"EncryptedStringtodecrypt,SaltandKeyisrequired.";
         }
    }
```

# 4.7 ResponseJSONObject

Payment Response parameters will be converted to JSON format. Descriptionreceived from the bank is shown in the Pay365 response is returned asTransactionsuccessfulincaseofsuccessandTransactionfailedincaseoffailure.

Signature is generated by Pay365 in encrypted format with the followingparametersstatuscode, orderid, transactionid, bankidanddescriptio nusingHMACSHA256



algorithm.MerchantvalidatessignatureathisendtoconfirmwhethertheresponseisreceivedfromPay365ornot.

ThefollowingisthesampleJSONpaymentresponse

{

"status":"200","clientId":"ryapay\_live\_9y4WXJqMD7vHsAPw",

"orderId":"order\_LtAElUybsgaGlj0r",

"transactionId":"P365\_mTZpEZFy0WQuyXXA","bankId":"12

3123",

"amount":2500,"mobileNumber":"999999999

9", "emailId": "phpuser@gmail.com", "date": "J

une18,2020,20:18PM",

"signature":"f5b56c53df5e7b84b9570be739f06f5095f739690ea37c7f16d18ee126d1ec85","description":

"TransactionSuccessful"

}



# 5. Pay365PaymentPage

# 5.1UPIpage

#### Screen:17





# 6. ServerDetails:

TestServerDetails:				
I	URL	https://anydesk.Pay365.com /payment/gateway/v1/initialrequest		
II	Portforhttps:	443forTestServer		

# Table:4

	TestSe	Reference	
I	ClientId	ryapay_test_4fKPXKprgzortRQr	Screen:7
II	ClientSecret	Q6qQxEWW7r9awlWB	Screen:7
	RequestHashKey	rm2cJF0EZN94dtkA	Screen:7
IV	ResponseHashKe y	OGJYgLfp5ksNdVnQ	Screen:7
V	RequestSaltKey	HMm3bZJ6GxDbzS8b	Screen:7
VI	ResponseSaltKey	sd00gjf4iMPuDdyK	Screen:7
VII	AES EncryptionRe questKey	7BnUMjJoauapmEpp	Screen:7
VII	AES EncryptionRe questKey	XEvmyQ2nqIgyogdR	Screen:7

Table:5



# 7. TesttoLivemode

Livemodeallowsmerchanttoconnecttoproductionserverandactualenvironmentwher ehisapplicationisavailableonline.Testmodeonlyallowsusertotest whetherhis integration is working properly or not. The following screen showshowmerchantcanswitchfromTestmodetoLiveMode.



Merchanthas to Activate his account by submitting some mandatory details to switch to live model. The following Screen shows the business infode tails

BusinessType,BusinessCategory,WebApp/URL,BankName,BankA/CNo,BankIFSCCode

# 

# Screen:24

ThefollowingScreenshowsthebusinessdetailinfowiththefields

CompanyPanNo,CompanyGST,AuthorizedSignatoryPanno,AuthorizedSignatoryAa dharno,AuthorizedSignatoryName,Address



#### Screen:25

ns and upload specified documents				_		
	Business Info					Add Quick link
Business Type:*	Private Limited	~				
Business Category:*	IT and Software	~		n		Q
Business Sub Category:*	SaaS (Software as a service)	~			Created By	Status
WebApp/Url:*	O Website/App:		We dont have website	7 AM	vishwam	failed
Bank Name:*	SBI			9 AM	vishwam	issued
Bank Acc No:*	20221112221					
Bank IFSC Code:*	SBIN0001234			Prev	nous 1	Next
			Previous Next S	Skip		
				_		

 $\label{eq:constraint} The following Screen shows the documents section with the fields$ 

 $\label{eq:companyPAN} CompanyGST, AuthorizedSignatoryPAN card, AuthorizedSignatoryAa dharcard$ 

Screen:26	5

	Business Info			6000 million (
Business Type:*	Private Limited	~		Add Oulek I
Business Category:*	Select	~		ch Q
Business Sub Category:*	Select	~		
WebApp/Url:*	Website/App:		We dont have website	At By State
Bank Name:*	Bank Name			36:14 AM vishwam issue
Bank Acc No:*	Bank Ac no			27:51 PM vishwam cance
Bank IFSC Code:*	Bank IFSC			Previous 1 Next

OnclickofsavefromtheabovescreenthedetailsenteredbymerchantwillbesenttoPay 365verification team. Upon successful verification of the detailsenteredby



merchant, live mode account will be activated. For Api Keys merchant has tonavigate to Settings →Api Keys →Generate Api Keys. The following screen showsGeneratedAPI

#### Screen:27

Date: 04-08-2023 4:07:48 PM	Login lp: 122.170.212.120			OVERARCHING INTERNATIONAL 1
	Generated Api		×	
Setting	Key Id:	p365_live_sdJJ32hDZgmIXu2S		
Configure all Setting of your a	Secret Key:	3flEbsEYBFkymp9x		
You are just one stop supputry	Request Hash Key:	XAI6qsrLFLdB0VJa		
international payments from y	Request Salt Key:	tFyn8D7Y29SRMB9A		
	Response Hash Key:	LnIzHo7CvNoICF8K		
Business Details Webhooks	Response Salt Key:	C24mkznOu4ZHktSA		
	AES Request Key:	RKTzrMRtiuhiRz7B		Actio
p365_	AES Response Key:	0Q8QlQg88PIPXjJu	:47	Regenera
			_	
	© 2023-2023 Copyrig	tht Pay365 · Merchant Agreement	Terms of Use Privacy Policy	