

Merchant Integration Guide



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Revision History:

Date	Revised By	Revision Section	Incorporated Changes
8 June 2021	Syed Danyal Hassan		Creating Merchant On Boarding Document
9 July 2021	Syed Danyal Hassan	3.4 Instant Payment notification	Adding Instant payment notification content.

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1. Preface

1.1. About

This document contains detail explanation about how to integrate with PAY2M Using Our Hosted Checkout and I-frame based transactions functionality. This document contains the details for online transactions.

1.2. Intended Audience

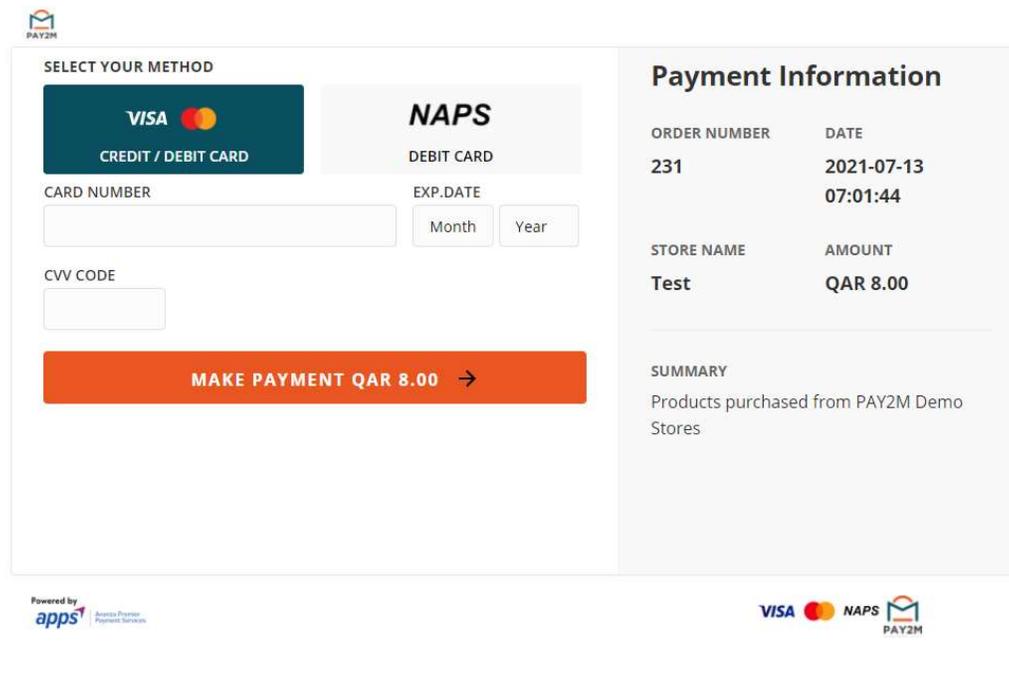
This document is for merchants, acquirers and developers who want to integrate with PAY2M to perform Our Hosted Checkout and I-frame based transactions.

1.3. Integration scope

The merchant will implement all the ecommerce functionality. PAY2M service will be used only for payment processing.

2. Introduction

PAY2M payment gateway is a payment service developed for merchants to accept payments from the customers using banks' instruments.



Transaction starts from the merchant's web based ecommerce portal, after this the customer checks out and is redirected to PAY2M payment gateway web checkout page where customer will enter their credit, debit, wallet and, account number Buyer Send the correct OTP (one-time password), and completes the payment process, and customer will have redirected towards the same merchant's ecommerce portal where the customer order is confirmed by merchant if payment is successful.

2.1. Payment Flow:

A generic payment flow

In a typical PAY2M payment flow, a buyer:



1. Buyer (customer) adds items in the shopping cart on merchant's ecommerce portal.
2. Buyer reaches checkout page and select the PAY2M as the payment option.
3. Buyer is redirected to PAY2M payment gateway web checkout page (For Details see section "3" PAY2M Checkout Flow).
4. Buyer Send the correct OTP (one-time password), and completes the payment process. In addition, customer will have redirected towards the same merchant's ecommerce portal where merchant confirms the customer order if payment is successful.

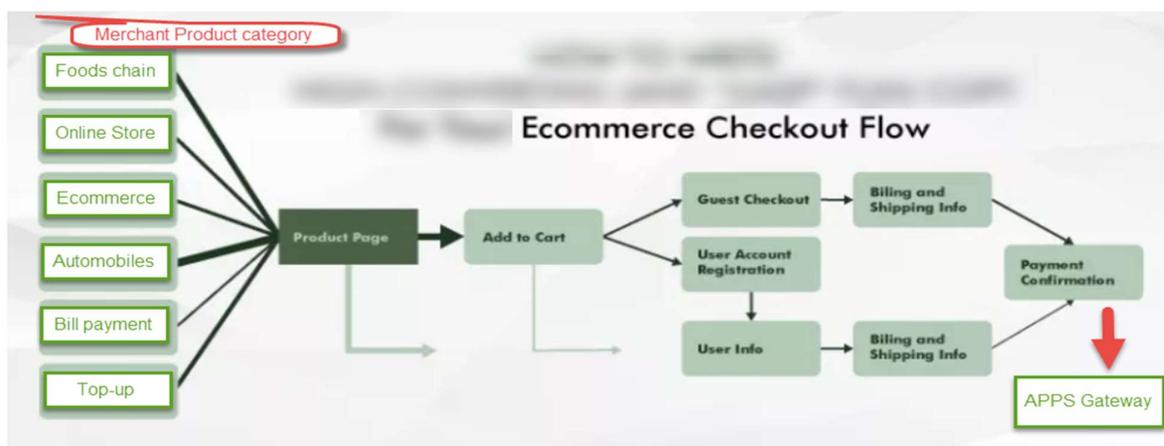
2.2. Pay2m Checkout Flow

In the PAY2M checkout flow, the buyer:

- a. Logged IN user and clicks, "Submit my order" button on the merchant's ecommerce portal.

2.2.1. For redirection implementation

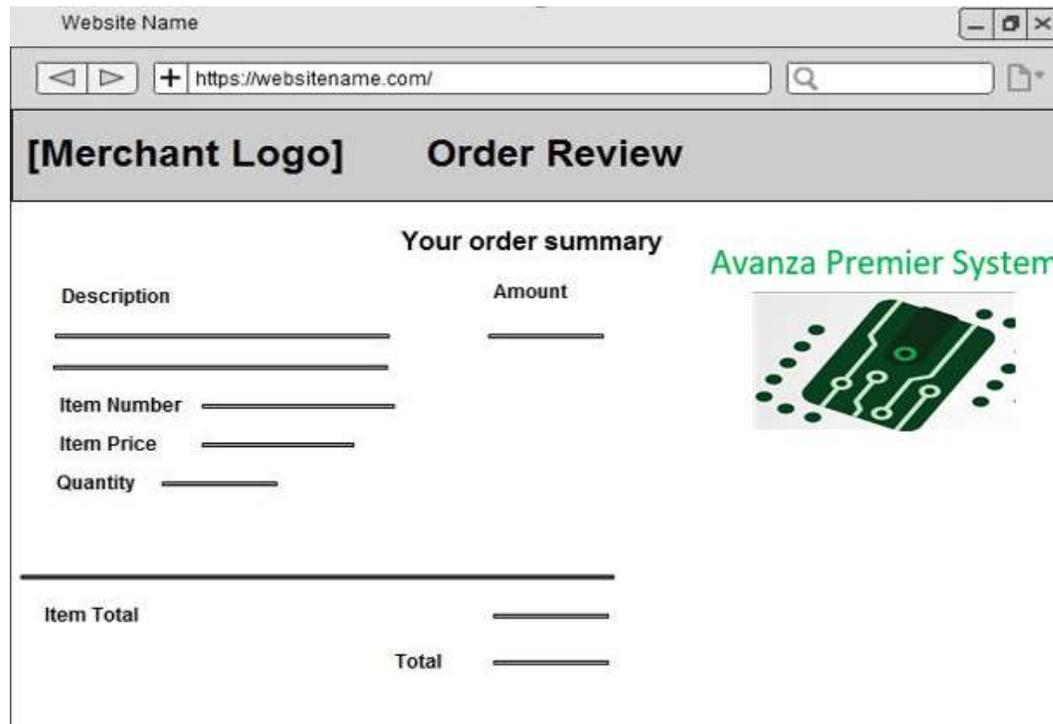
1. Order request forward to the PAY2M checkout page.
2. Buyer select banks and enter their credit, debit, wallet and account number, and proceed payment.
3. After clicking validate button, transaction request to the selected bank for authentication via OTP from customer.
4. After receiving OTP, customer can enter the OTP which is provided by bank on SMS/USSD channel.
5. Returns to Merchant site and confirms the order then receives confirmation.



2.3. Merchant Logo/Name setup on PAY2M gateway page

Before the transaction is processed the buyer is taken to a Merchant Logo/Name on PAY2M payment gateway page, where the buyer's information is taken, and after submission the order information is displayed. Upon continuation, this page is used to process the transaction with the PAY2M platform.

The buyer is subsequently taken to the merchant website order confirmation page.



Website Name

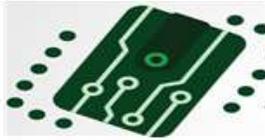
https://websitename.com/

[Merchant Logo] Order Review

Your order summary

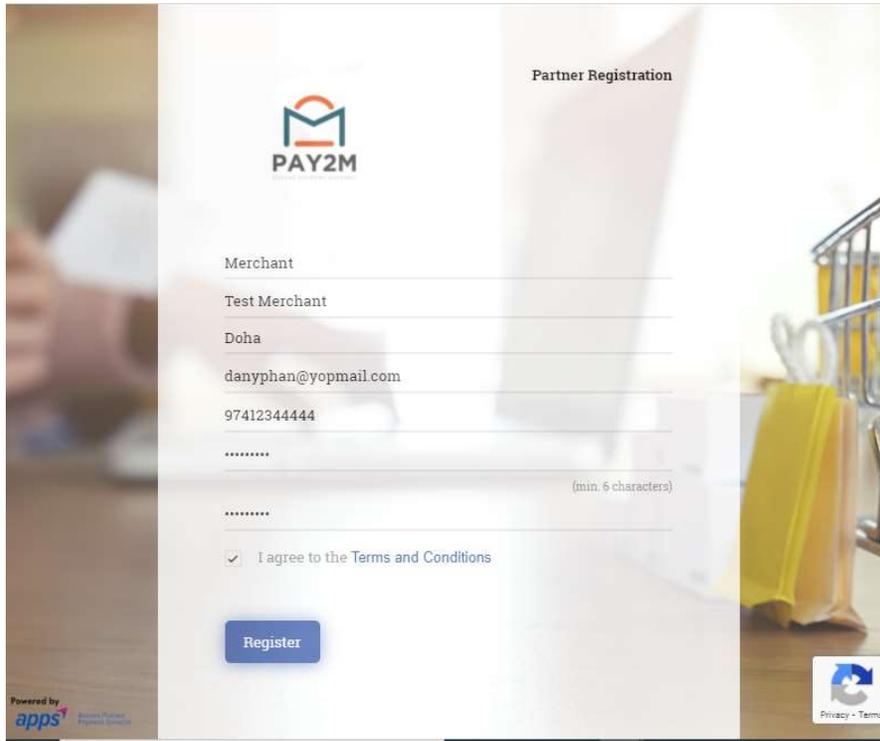
Description	Amount
_____	_____
_____	_____
Item Number _____	
Item Price _____	
Quantity _____	
<hr/>	
Item Total _____	
	Total _____

Avanza Premier System



2.4. Getting started with PAY2M DMS

Digital Merchant Sign Up is an automated process for signing up merchants. Digital Merchant Sign up acts as virtual entity that takes to-be-merchant information like MDR, product(s) to be used like pay fast payment gateway and payment link (invoice) and further details like business details, documents, contact details, bank info, UAT sign off and approving terms and conditions. Once information is saved in DMS, operation would take the merchant data for further analysis with respect to risk and data analysis, once merchant is validated with all aspects then operation would permit the merchant to go live. A notification would be sent to merchant regarding successful registration at DMS and then merchant would login into the portal and enable the live mode by clicking on Go live button. Operation would be allowed to create merchant as well as approving/rejecting the recently on boarded merchant. Operation would have the feasibility to pin point the mistakes or any document mismatch detection by sending objection along with details to merchant.



Partner Registration

PAY2M

Merchant

Test Merchant

Doha

danyphan@yopmail.com

9741234444

..... (min. 6 characters)

.....

I agree to the Terms and Conditions

Register

Powered by **apps**

Privacy - Terms

3. Technical integration requirements

3.1. Getting an ACCESS TOKEN

A web hook has to be called to get the access token. Merchant ID and Secure Key are the two values will be sent to fetch the access token. TXNAMT and BASKET_ID are optional parameters for generating access token. Moreover, Empty user agent not allowed. Please see below table 1.1.

Table 1.0	
URL	https://payments.pay2m.com/Ecommerce/api/Transaction/GetAccessToken
Method	POST
Parameters	MERCHANT_ID
	SECURED_KEY
	BASKET_ID <<Optional>>
	TXNAMT <<Optional>>
Response Type	JSON
Response	<pre>{ "MERCHANT_ID": "<<MERCHANT_ID>>" "ACCESS_TOKEN": "<<ACCESS_TOKEN>>" "NAME": "sha" "GENERATED_DATE_TIME": "<<GENERATED_DATE_TIME>>" }</pre>

--	--

Basket_id and txnamt parameters are optional in 3.1 Getting an Access Token. Once the basket_id and txnamt is passed in 3.1 Getting Access Token end point. Same basket id and txnamt will be used in 3.2 initiate transaction via Post request because if same basket id and txnamt is not used then customer would not be able to perform the transaction. If basket id and txnamt is left in optional state in 3.1 Getting access token, then adding any other basket id and txnamt would be acceptable for performing a transaction.

3.2 Initiate Transaction via Form POST

For Redirection implementation

after getting an access token, ecommerce will send a **FORM POST** along with following parameters to PAY2M payment gate.

Table 1.1	
URL for redirection option	https://payments.pay2m.com/Ecommerce/api/Transaction/PostTransaction
Method	POST
Form Parameters	Description
MERCHANT_ID	A unique ID provided by PAY2M
MERCHANT_NAME	Brand name
TOKEN	Access token fetched by web hook as mentioned in Table 1.0
PROCCODE	00
TXNAMT	The amount which needs to be paid by the customer
CUSTOMER_MOBILE_NO	Customer's mobile number
CUSTOMER_EMAIL_ADDRESSES	Customer's email address
SIGNATURE	A random string value
VERSION	A random string value
TXNDESC	Short description of the goods purchased by customer
SUCCESS_URL	URL where customer will be redirected to in the browser if payment is successful.
FAILURE_URL	URL where customer will be redirected to in the browser if payment is unsuccessful.
BASKET_ID	A unique order id from the merchant, which will represent customer's order.
ORDER_DATE	Date of the order. (Format: YYYY-MM-DD e.g. 2018-01-01)
CHECKOUT_URL	URL payment information is pushed to the merchant at the backend.
STORE_ID	Alphanumeric string which would come from merchant portal's outlet section after outlet creation <optional>
CURRENCY_CODE	QAR <optional>
TRAN_TYPE	Transaction type for settlement <optional>

Working Code Example

```
<html>

<head>

    <link rel="stylesheet"
href="https://stackpath.bootstrapcdn.com/bootstrap/4.4.1/css/bootstrap.min.css" integrity
"sha384-Vkoo8x4CGsO3+Hhxv8T/Q5PaXtkKtu6ug5TOeNV6gBiFeWPGFN9MuhOf23Q9Ifjh"
crossorigin="anonymous">

</head>

<body>

<h1>pay2m Example Code For Redirection Payment Request</h1>

<?php

$merchant_id = 1003;

$secured_key = 'pfYu8vPrUmYD6JZJAKh!';

$basket_id = 'Basket Item-1';

$trans_amount = 1;

if (count($_GET) > 0) {

    processResponse($merchant_id, $basket_id, $trans_amount, $_GET);

}

$token = getAccessToken($merchant_id, $secured_key, $basket_id, $trans_amount);

/**

 * get access token with merchant id, secured key, basket id, transaction amount

 *

 */

function getAccessToken($merchant_id, $secured_key, $basket_id, $trans_amount)
```

```

{
    $tokenApiUrl = 'https://payments.pay2m.com/Ecommerce/api/Transaction/GetAccessToken';
    $urlPostParams = sprintf(
        'MERCHANT_ID=%s&SECURED_KEY=%s&TXNAMT=%s&BASKET_ID=%s',
        $merchant_id,
        $secured_key,
        $trans_amount,
        $basket_id
    );
    $ch = curl_init();
    curl_setopt($ch, CURLOPT_URL, $tokenApiUrl);
    curl_setopt($ch, CURLOPT_RETURNTRANSFER, 1);
    curl_setopt($ch, CURLOPT_POST, 1);
    curl_setopt($ch, CURLOPT_POSTFIELDS, $urlPostParams);
    curl_setopt($ch, CURLOPT_USERAGENT, 'CURL/PHP pay2m Example');
    $response = curl_exec($ch);
    curl_close($ch);
    $payload = json_decode($response);
    $token = isset($payload->ACCESS_TOKEN) ? $payload->ACCESS_TOKEN : "";
    return $token;
}

/**
 * process response coming from pay2m
 *
 */

function processResponse($merchant_id, $original_basket_id, $txnamt, $response)

```

```

{
  /**
   * following parameters sent from pay2m after success/failed transaction
   *
   */
  $trans_id = $response['transaction_id'];
  $err_code = $response['err_code'];
  $err_msg = $response['err_msg'];
  $basket_id = $response['basket_id'];
  $order_date = $response['order_date'];
  $response_key = $response['Response_Key'];
  $payment_name = $response['PaymentName'];

  $secretword = ""; // No secret code defined for merchant id 102, secret code can be entered in
  merchant portal.

  $response_string = sprintf("%s%s%s%s%s", $merchant_id, $original_basket_id, $secretword,
  $txnamt, $err_code);

  $response_hash = hash('MD5', $response_string);

  if (strtolower($response_hash) != strtolower($response_key)) {

    echo "<br/>Transaction could not be varified<br/>";

    return;
  }

  if ($err_code == '000' || $err_code == '00') {

    echo "<strong>Transaction Successfully Completed. Transaction ID: " . $trans_id .
    "</strong><br/>";

    echo "<br/>Date: " . $order_date;

    return;
  }
}

```

```

    }

    echo "<br/>Transaction Failed. Message: " . $err_msg;

    }

?>

<!-- For data integrity purpose, transaction amount and basket_id should be the same as the ones
sent in token request -->

<!--

    Actual Payment Request

-->

<div class="container">

    <div class ="alert alert-success"> Reload page to get new token</div>

    <div class="card">

        <div class="card-body">

            <div class="card-header">

                Pay2m Web Checkout - Example Code

            </div>

            <form id='pay2m_payment_form' name='pay2m-payment-form' method='post' action="
https://payments.pay2m.com/Ecommerce/api/Transaction/PostTransaction">

                Currency Code: <input type="TEXT" name="CURRENCY_CODE" value="QAR" /><br />

                Merchant ID: <input type="TEXT" name="MERCHANT_ID" value="<?php echo $merchant_id; ?>"
/><br />

                Merchant Name: <input type="TEXT" name="MERCHANT_NAME" value="UAT Demo Merchant "
/><br />

                Token: <input type="TEXT" name="TOKEN" value="<?php echo $token; ?>" /><br />

                Success URL: <input type="TEXT" name="SUCCESS_URL" value="http://merchant-site-
example.com" /><br />

```

```

Failure URL: <input type="TEXT" name="FAILURE_URL" value="http://merchant-site-
example.com" /><br />

Checkout URL: <input type="TEXT" name="CHECKOUT_URL" value="http://merchant-site-
example.com" /><br />

Customer Email: <input type="TEXT" name="CUSTOMER_EMAIL_ADDRESS" value="some-
email@example.com" /><br />

Customer Mobile: <input type="TEXT" name="CUSTOMER_MOBILE_NO" value="+974-
34312767" /><br />

Transaction Amount: <input type="TEXT" name="TXNAMT" value="<?php echo $trans_
amount; ?>" /><br />

Basket ID: <input type="TEXT" name="BASKET_ID" value="<?php echo $basket_id; ?>" /><br />

Transaction Date: <input type="TEXT" name="ORDER_DATE" value="<?php echo date('Y-m-d
H:i:s', time()); ?>" /><br />

Signature: <input type="TEXT" name="SIGNATURE" value="SOME-RANDOM-STRING" /><br />

Version: <input type="TEXT" name="VERSION" value="MERCHANT-CART-0.1" /><br />

Item Description: <input type="TEXT" name="TXNDESC" value="Item Purchased from Cart"
/><br />

Proccode: <input type="TEXT" name="PROCCODE" value="00" /><br />

<br/>

Store ID/Terminal ID : <input type="TEXT" name="STORE_ID" value="" /><br />

<input type="SUBMIT" value="SUBMIT">

</form> </div></div>

<script src="https://code.jquery.com/jquery-3.4.1.slim.min.js" integrity="sha384-
J6qa4849bIE2+poT4WnyKhv5vZF5SrPo0iEjwBvKU7imGFAV0wwj1yYfoRSJoZ+n"
crossorigin="anonymous"></script>

<script src="https://cdn.jsdelivr.net/npm/popper.js@1.16.0/dist/umd/popper.min.js"
integrity="sha384-Q6E9RHvblyZFJoft+2mJbHaEwldlvI9IOYy5n3zV9zzTtml3UksdQRVvoxMfooAo"
crossorigin="anonymous"></script>

<script src="https://stackpath.bootstrapcdn.com/bootstrap/4.4.1/js/bootstrap.min.js"
integrity="sha384-wfSDF2E50Y2D1uUdj0O3uMBJnjuUD4lH7YwaYd1iqfktj0Uod8GCExl3Og8ifwB6"
crossorigin="anonymous"></script> </div></body></html>

```

In either case, payment gateway will send additional parameters (along with those sent already by merchant) containing transaction information. These parameters are as follows:

Table 1.2	
Method	GET
URL	Merchant's supplied URL
transaction_id	Transaction ID processed at payment gateway
err_code	Status code of the transaction. (‘000’ is for successful transaction)
err_msg	Descriptive message in case of failed transaction
basket_id	Order ID sent by merchant.
order_date	Date of order sent by merchant.
responseKey	An SHA256 hash of combination of multiple fields, to verify authenticated response: merchant_id + basket_id + <secret word>+ txnamt + err_code

3.3. Description of mandatory field

Mandatory Field	Description
MERCHANT_ID	A unique ID provided by PAY2M
Merchant_Name	Your brand name
TOKEN	Access token fetched by web hook as mentioned in Table 1.0
PROCCODE	00
TXNAMT	The amount which needs to be paid by the customer
CUSTOMER_MOBILE_NO	Customer's mobile number
CUSTOMER_EMAIL_ADDRESS	Customer's email address
SIGNATURE	A random string value
VERSION	A random string value
TXNDESC	Short description of the goods purchased by customer
SUCCESS_URL	URL where customer will be redirected to in the browser if payment is successful.
FAILURE_URL	URL where customer will be redirected to in the browser if payment is unsuccessful.
BASKET_ID	A unique order id from the merchant that will represent customer's order.

ORDER_DATE	Date of the order. (Format: YYYY-MM-DD e.g. 2018-01-01)
CHECKOUT_URL	URL payment information is pushed to the merchant at the backend.
STORE_ID	Store identifier will be added in this field that can be created from Merchant portal OR Outlet APIs

The code being flexible is easily embedded on the merchant payment page. The buyer payment information will need to be parsed to the PAY2M gateway page via this relay form.

3.4. Instant Payment Notification (IPN)

Instant payment notification would be enabled from merchant's end which would allow the merchant to get payment status on his/her end easily and hassle-free.

IPN Status	Description
0	IPN is not configured
1	Receive IPN status in real time
2	Receive IPN status in a delay

Please note that delay can be in between 5-15 minutes. Once the transaction has been performed and customer is redirected to transaction status page then if IPN is 0, then transaction id, basket id, amount paid and transaction status would not be sent to merchant. If IPN is 1 then transaction id, basket id, amount paid and transaction status would be sent to merchant that he/she would be showing on his/her checkout page. If IPN is 2 then transaction id, basket id, amount paid and transaction status would be pushed to merchant in a delay of 10-15 minutes.

4. Error Codes & Description

ERROR CODES	ERROR DESCRIPTIONS
00	Processed OK
002	Time Out
97	Dear Customer, You have an Insufficient Balance to proceed
106	Dear Customer, Your transaction Limit has been exceeded please contact your bank
03	You have entered an Inactive Account
104	Entered details are Incorrect
55	You have entered an Invalid OTP/PIN
54	Card Expired
13	You have entered an Invalid Amount
126	Dear Customer your provided Account details are Invalid
75	Maximum PIN Retries has been Exceeded

14	Dear Customer, You have entered an In-Active Card number
15	Dear Customer, You have entered an In-Active Card number
42	Dear Customer, You have entered an Invalid CNIC
423	Dear Customer, We are unable to process your request at the moment please try again later
41	Dear Customer, entered details are Mismatched
801	{0} is your Pay2m OTP (One Time Password). Please do not share with anyone.
802	OTP could not be sent. Please try again later.
803	OTP has been sent to your email address.
804	OTP has been sent to your mobile number.
805	OTP Verified
806	OTP could not be verified.
807	Too many attempts. Please try again later in few minutes.
808	Passwords do not match
809	Invalid Password
810	Password could not be changed
811	Password changed successfully
812	Request could not be validated. Please try again.
813	Email address already registered
9000	FRMS Rejected
9010	FRMS Error
308	Dear Customer your provided Account details are Invalid
600	OTP Already Expired
309	You have entered Invalid OTP Length
853	Dear Customer, Your provided Account details are Invalid
04	You have entered a Closed Account
537	You have entered a Dormant Account
359	Blocked Account
8811	Password changed successfully
880	Transaction declined due to non-activation of local ecommerce session. Please call your bank.
881	Your transaction is declined due to insufficient funds. Please call your bank for assistance
882	Your transaction is declined due to consumption of daily local epayment transaction limit/count.

883	Your transaction is declined. Please call your bank to activate local epayment service
------------	--

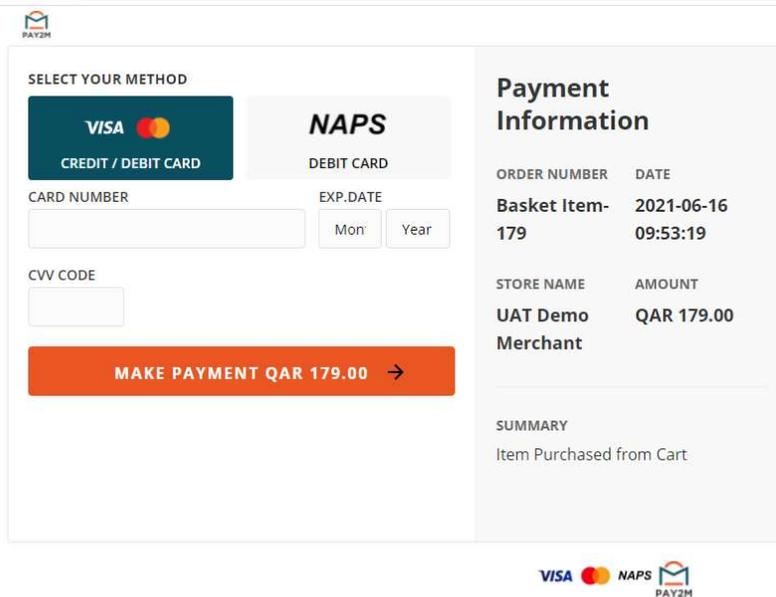
5. PAY2M checkout Page

5.1. For redirection implementation

On posting the form data, customer will be redirected to the following page of the PAY2M web ecommerce portal.

5.1.1 For Master/Visa

For Master/visa transaction, proceed with clicking on credit/debit card option in payment gateway page



The screenshot shows the PAY2M checkout interface. On the left, under 'SELECT YOUR METHOD', there are two options: 'VISA CREDIT / DEBIT CARD' (selected) and 'NAPS DEBIT CARD'. Below these are input fields for 'CARD NUMBER', 'EXP. DATE' (with 'Mon' and 'Year' dropdowns), and 'CVV CODE'. A large orange button at the bottom left says 'MAKE PAYMENT QAR 179.00 →'. On the right, the 'Payment Information' section displays:

ORDER NUMBER	DATE
Basket Item- 179	2021-06-16 09:53:19
STORE NAME	AMOUNT
UAT Demo Merchant	QAR 179.00

Below this is a 'SUMMARY' section with the text 'Item Purchased from Cart'. At the bottom of the page, there are logos for VISA, NAPS, and PAY2M.

Add your card details like card number, expiry date and year and cvv code.

SELECT YOUR METHOD

VISA CREDIT / DEBIT CARD

NAPS DEBIT CARD

CARD NUMBER: 5204 7300 0000 2449

EXP. DATE: Dec 2025

CVV CODE: ...

MAKE PAYMENT QAR 179.00 →

Payment Information

ORDER NUMBER	DATE
Basket Item-179	2021-06-16 09:53:19
STORE NAME	AMOUNT
UAT Demo Merchant	QAR 179.00

SUMMARY
Item Purchased from Cart

VISA NAPS PAY2M

Click on Make payment button.

SELECT YOUR METHOD

VISA CREDIT / DEBIT CARD

NAPS DEBIT CARD

CARD NUM: 5204 730

CVV CODE: ...

PAY2M
SECURE PAYMENT GATEWAY

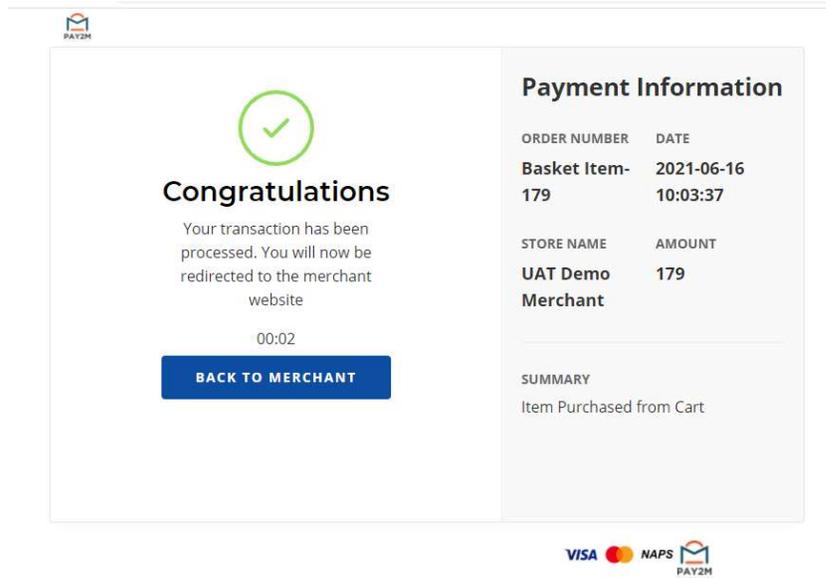
Payment Information

ORDER NUMBER	DATE
	6-16
	9
	79.00

VISA NAPS PAY2M

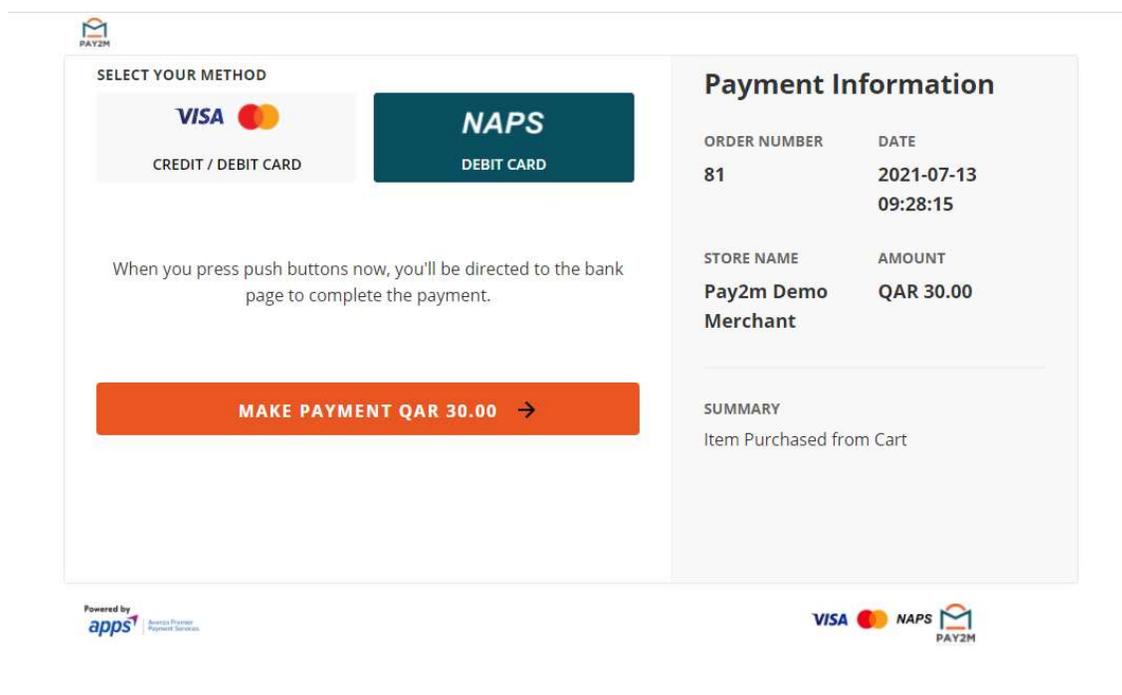
Waiting for payments.pay2m.com...

Click on submit button and you will be navigated to successful page.



5.1.2. NAPS

After switching on NAPS tab, click on make payment button.



After clicking on make payment button, a loader would appear which would navigate the customer to external QPay interface.



Once customer is navigated to Qpay external interface, Add card number and expiry and then proceed with clicking on Continue button.

QPay

Payment Unique Number: 9873474567602393562

Amount

Description: NAPS Payments

QAR **30.00**

Enter your payment card details

Card Number

Card Expiry Date

By clicking the "Continue" button, you hereby acknowledge accepting the [Terms and Conditions](#) of payment.

NAPS

Continue

Cancel

For proper completion of your transaction, please do not refresh this page or click the browser's back button.

Add PIN 1234 and click on Pay button.

QPay

Payment Unique Number: 9873474567602393562
Description: NAPS Payments

Amount
QAR **30.00**

Payment processing pop up would appear before customer and customer

Enter your debit card PIN

QPay

Payment Unique Number: 9873474567602393562
Description: NAPS Payments

Amount
QAR **30.00**

Enter your debit card PIN

Card Number:
4166 39** **** 0368

Your 4 or 6 digit PIN

NAPS

Pay Cancel

your payment is being processed...

For proper completion of your transaction, please do not refresh this page or click the browser's back button.

would then be redirected to pay2m payment gateway page with notification of transaction status.



Congratulations

Your transaction has been processed.
You will now be redirected to the
merchant website

00:10

[BACK TO MERCHANT](#)

Payment Information

ORDER NUMBER	DATE
81	2021-07-13 09:28:15

STORE NAME	AMOUNT
Pay2m Demo Merchant	30

SUMMARY

Item Purchased from Cart

Powered by
 Business Payment
Payment Services

