Seamless Hosted Integration

Version 1.5.7

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Email: cs@xpaydite.com

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Revision History

Update Date	Revision No.	Change Description	Author	Reviewed By
10 Jul 2023	1.0	Initial version	Nitin Mishra	Praveen K
17 July 2023	1.0	Further comments on Request/ Response Parameter tables and refunds	Praveen K	Harsh S
31 July 2023	1.1	Modifications to various sections for conformity with seamless integration and formatting	XP Team	Harsh S
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05-Feb-2024	1.5	Updated various sections for new business model including Request parameters. Enhanced tax section, Payments methods for US. Updated the PROD URL.	Praveen K	XP Team
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7-Mar-2025	1.5.5	Request format section changes	Praveen K	Harsh S
4-Apr-2025	1.5.6	Request format section changes to remove Terminal, OS type and Credit Type fields to simplify Global cards & US recurring payments	Praveen K	Harsh S
6-Jun-25	1.5.7	Revised Payment Request parameters, Section 7.5 and 8.2 for enabling product based refunds.	Syed F	Harsh S

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1 ABOUT THIS GUIDE

1.1 Objectives and target audience

This guide is designed to provide detailed information on how to connect and use XPaydite Payment Gateway by integrating XPaydite Hosted Payment Page seamlessly on merchant client's website, mobile application or other digital property. In this guide we will cover the steps of customer payment processing by XPaydite Payment Gateway. The XPaydite web application can accept card or other payment details such as VPA for UPI and provides seamless processing of customer payments.

This guide is created for software engineers, quality team, product managers and other members for engineering or product departments of the merchants. Business people may also be able to follow the understanding of how to work with XPaydite Payment Gateway.

1.2 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	Capitalized Terms as defined in the Glossary table.

1.3 GLOSSARY

This section provides a description of key terms used in this guide.

Term	Explanation
Automated Payments Interface (API)	The API is a collection of tools including REST based API that enables Merchants to execute requests to the XPaydite Payment Gateway. For example: to send money, make1-tap payments, make refunds, check the status of transactions and download reports.
Browser	Application that enables a Customer or Merchant to access web pages. Examples include: Internet Explorer, Google Chrome and Mozilla Firefox.
Chargeback	The return of funds, previously authorized in a transaction, to a customer, which is initiated by their bank. The Merchant may have to bear additional admin expense incurred by XPaydite while processing the dispute, in addition to any amount eventually credited back to the Customer.
Concatenation	Combining of multiple fields or parameters into a single text string or parameter.
Credit Card	A type of payment card that allows customers to pay for goods and services using funds that are loaned. The loan must be paid back within a specified period. Interest is typically charged on the balance usually after a grace period. Examples: Visa, MasterCard, Diners and Amex or local schemes such as Rupay. See also Debit Card.
Customer	End user that submits the purchase or payment transaction with Merchant's property (Website, Portal, Store Front, Mobile App etc.) may also be called as Buyer.
Customer ID	Unique identifier for the Customer
Customer Services	XPaydite team responsible for supporting any Customer queries. XPaydite provides tier 2 support for customer queries, related specifically to Transactions. See also Merchant Services.
Debit Card	A type of payment card that provides Customers with instant access to funds in their associated bank account. Unlike Credit Cards, funds using a Debit Card transaction are immediately deducted from the Customer's bank account, instead of being paid back at

	a later date. The Customer must have sufficient funds in their bank account or an agreed overdraft limit to cover the payment.
Dynamic descriptor	An option that allows Merchants to have their trading or brand name shown on the bank or Credit Card statement of the Customer. The description can be changed on a per Transaction basis. This option is Only supported for Visa, MasterCard and typically has character length limitation
Integration	Engineering or development process undertaken by Merchants to ensure that their website or shopping cart can connect to and communicate with XPaydite Payment Gateway.
ISO country codes	3-digit country code of the International Standards Organization (ISO) that identifies the country. For example, GBR for United Kingdom. ISO country codes also exist in a 2-digit format.
ISO currency codes	3-digit currency code of the International Standards Organization (ISO) that identifies the currency. For example, GBP for British Pound.
Merchant	Business or Individual entity that is contracted with XPaydite and using XPaydite Payment Gateway to process (collect or disburse) payments from its Customers.
Merchant Services	XPaydite team responsible for providing technical and service support to Merchant.
Merchant CRM Console	XPaydite Payment Gateway Administration portal that enables Merchant to access, view and manage their payment and integration setup and all payment transactions, funds settlement, reports etc.
PAY_ID	This is the identifier for the Merchant Account that is created and provided by XPaydite Merchant Services team for a specific Merchant to be able to create and manage their payment setup and process all transactions.
Payment Method/ Option/Instrument/Type	The payment mechanism, such as Debit Card, Credit Card, eWallet or Bank Transfer etc., used by the Customer to complete the payment Transaction. Note that in the payments industry, the terms Payment Method, Payment Option, Payment Instrument and Payment Type are often used interchangeably.
Payment page	Page used to collect Payment Method details from the Customer during an Online Transaction.
PG_REF_NUM	This unique identifier assigned to each Transaction by XPaydite Payment Gateway and shared with payment method providers including acquiring bank, wallet provider. It is used for further communication with downstream providers or processors.
Real-time	An event that occurs instantly or within a short period, such as seconds or minutes. For a Real-time transaction, the Customer, Merchant or XPaydite receives a response to the Transaction request while the Customer is still on Merchant's application, typically synchronously.
Response code	Every transaction will have a response code, which indicates the status of the transaction as that moment in time. XPaydite may receive a variety of reason codes from the bank or scheme authorizing the transaction and consolidates these and map them into the response codes being provided to Merchants.
Transaction	Each financial interaction with the XPaydite Payment Gateway system is referred to as an order or transaction or payment transaction or purchase. Transactions are linked to payments being collected or sent between two parties.
Transaction ID	Unique ID assigned to each Transaction by the XPaydite Payment Gateway.
Transaction status	Each transaction on the XPaydite Payment Gateway is given a status for each action taken on the transaction. One Transaction typically will have multiple Statuses associated with it. These include: ***PROCESSED, PENDING, TEMPORARY, SCHEDULED, CANCELLED, FAILED, CHARGE BACKED, SUCCESSFULLY***.
XPaydite Payment Gateway (XP Gateway)	XPaydite's secured systems and APIs including Hosted Payment Page for processing Transactions. Merchants connect their website to the XPaydite Payment Gateway, which will then allow them to process Customer Transactions for sale of goods or services being sold by Merchant.

2 INTRODUCTION

The XP Gateway is a PCI Level 1 certified and secure payment aggregator platform, where you redirect customers from your Website/Ecommerce/M-commerce platform to make a payment using Credit Card/Debit Card/UPI/Internet Banking other payment options that are enabled based on your payment setup and customer's country.

The XP Gateway collects customer payment details in a secured manner using standard HTML forms over World Wide Web and processes a payment transaction. After a payment is complete, the customer is returned to your website and receives a real-time notification of the payment, which includes details of the transaction.

Under Seamless Hosted option, Merchant is required to redirect the customer to XP hosted payment page where payment details are collected by XPaydite Payment Gateway and posted to acquirers or processors using our secure mechanism.

2.1 Prerequisites

Anyone with basic understanding of digital payments, programming skills and software systems should be able to understand this guide. 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 XPaydite Gateway hosted Payment Page in a secured manner and Transaction response is returned back to the Merchant real time post processing of the transaction.

No regulatory or specific technological prerequisites for the merchants such as PCI DSS certification are applicable as XP Gateway provides such compliance to Merchants under this integration option.

2.2 Technical Queries

For all integration and support queries, please contact the Merchant Services department at cs@xpaydite.com

2.3 Connecting to the Payment Gateway

Connecting to the XPaydite Payment Gateway requires adding XPaydite as a payment method on your website's checkout or payment page. When your customer selects the payment option, you should ensure that they are redirected to the XPaydite Payment Gateway for your customer to select payment method choice and enter relevant payment details.

At the time of directing the customer to XP hosted payment page, you will need to submit information about the payment, such as your Pay ID, payment amount to be collected and few other required parameters. We will provide your customer with a standard HTML form to enter payment and customer details.

An example of an HTML form is shown in section Code Integration "Example". A simplified illustration of the transaction process is shown in Figure 1 below covering following steps:

1. When the customer is ready to pay for goods or services on your website, they select the XPaydite payment option on your website.
2. The customer should be redirected to XPaydite PG Hosted page where user selects the payment mode, enters payment details and proceeds with the payment.
3. XPaydite will run internal or external fraud and compliance checks to ensure the transaction is good before proceeding to charge the customer's payment instrument.
4. Fraud provider systems review and share the response of various checks.
5. Based on fraud, compliance response and the choice of payment method, Customer may be redirected to the provider systems for additional authentication and submission for processing. Customer

authenticates and confirms the payment details, along with any consent needed to process payment.

6. XPaydite receives the response of the transaction from bank/card/wallet provider of payment transaction acceptance/rejection.

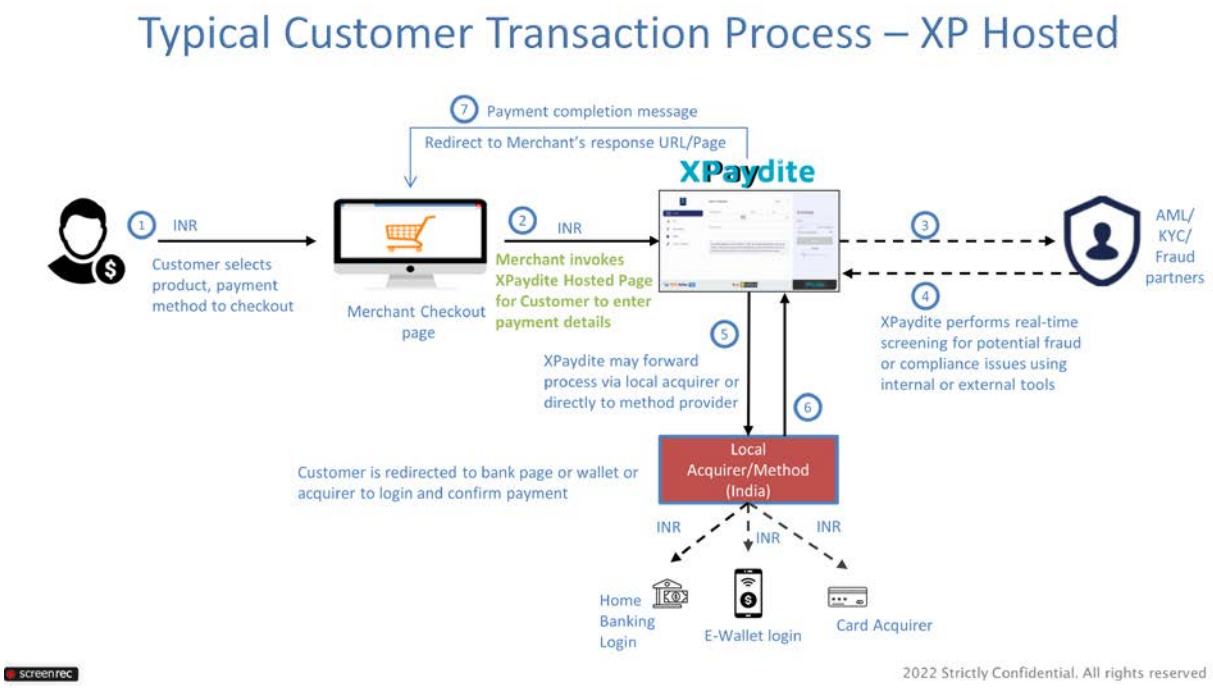


Figure 1: XPaydite Hosted Customer Transaction Process

7. XPaydite PG returns the payment response and Customer is redirected back to response URL on Merchant website, where you must share the status of transaction with the Customer. Any subsequent steps such as delivery of goods must be completed at your end ASAP per the terms & conditions agreed between and with your customer.

Optional Steps:

1. Merchant receives SMS/email notification about the transaction status.
2. Customer receives SMS/email notification about the transaction status.

3 Inceptive Fraud Prevention

You are the best judge of your business, your customers and the fraudulent activities your business or customers may be exposed to.

Sophisticated anti-fraud measures combine several tests including but not limited to ones stated below to work out the likelihood of transaction being fraudulent:

- Integration review/UAT Certification
- Verification Number
- Verified by Visa / MasterCard Secure Code
- IP Geographical location
- Buying pattern analysis
- Purchase history checks
- Black/Whitelists
- SQL injection checks
- Manual reviews
- Amount Velocity limits
- No. of Transaction velocity limits
- Domain name blocks

We as a payment service provider offer all these tests and more, but some checks may have more relevance to your business than others. The way you would manually 'score' the likelihood of fraud may be more than the cumulative effect of a few tests added together.
Additionally, whilst Verified by Visa/MasterCard Secure Core (3D 2.0 Secure Screening Services) provides you, the Merchant, with a liability shift for online transactions, this protection ***does not apply to telephonic and mail order transactions***. With the wider adoption of 3D Secure online, continuing the trend for credit card fraud is a migration to telephone and mail order. This makes it more important that you implement appropriate screening measures and look at processing internet and mail order transactions through a single gateway.

3.1 Fraud analysts

XPaydite fraud analysts work with you to define the most appropriate screening techniques for your business. This may be a combination of standard tests, custom tests specific to your business, and can also include additional data integration which could take the form of historical fraud or suspicious transactions.

- Our Merchant Support & Operations team will work with you in parallel to the integration and on-boarding process to figure out the best controls that work for your business before we implement them in your Merchant Account created with us.
- These would be separate and in addition to the default checks and controls that are required by our compliance, partners, banks and regulators in various markets that we operate in.

The combination of the above two provides the Merchants edge and security to prevent any bad practices from bad actor and reduces the risk of fines, penalties and losses.

4 Payment Process

4.1 Redirecting Customer to the XPaydite Gateway

When a customer is at the online checkout or payment page on your website, they should be presented with a Pay with XPaydite as one of the Payment Method option. You will then have to send payment request to XPaydite as follows:

How to Redirect the Customer

- When the customer selects the XPaydite option, your website should post the HTML form containing their transaction details to XP Gateway
- The HTML form should contain the required hidden input fields listed in Table-2 below.
- You should use a secure method of obtaining a session ID before redirecting customers to XPaydite.

Improving the customer experience

- To maximize conversion, XPaydite recommends that you redirect customer request to the XPaydite Payment Gateway in a same browser window for a seamless experience as well as pass the necessary data for XP to run real time checks before transaction acceptance.
- Any parameters that you pass through in your HTML form, such as customer name, email and address details, will be pre-populated in the relevant fields on the XP Gateway, making it easier for the customer to complete the form.
- You can customize the appearance of the XP Payment Gateway and fields displayed to customers, using the Gateway options described.

Additional information requirements

- In certain cases and transactions there may be need of providing additional information regarding the Customer or Transaction such as Customer's birth date or invoice based on which the transaction is being paid. Such requirements will be discussed on case to case basis and XP Merchant Support team will provide the necessary APIs for you to share the required information.
- Such information is required typically for regulatory reporting or XPaydite to run certain checks and controls to ensure there is no interruption for executing the Customer transaction once it's submitted.
- In rare occasions there may be a need to obtain additional information regarding the product delivery such as Airway Bill, or delivery confirmation which will be advised by XP Merchant Support team based on your specific use cases.

5 Integration with XPaydite Payment Gateway

5.1 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.

Alternatively, you may be able to do RESTful POST request and in which case a 302 REDIRECT response will be returned to the customer.

XPaydite Hosted Integration Request URLs

Environment	Method	URL
SANDBOX	POST	https://sandbox.xpaydite.com/pgui/jsp/paymentrequest
PROD	POST	Production credentials will be shared post successful UAT integration

Table 2: XPaydite Gateway Parameters

M - Mandatory, O - Optional, CM - Conditional Mandatory (based on the functionality and use cases)

Field name	Description	Required	Type*	Min	Max	Sample Value
	Merchant Details					
PAY_ID	Pay ID is a unique merchant account identifier provided by XPaydite	M	NU	16	16	160234578452178
ORDER_ID	Reference number for Merchant to send from their systems	M	AN	1	50	ESN78452
RETURN_URL	URL of Merchant website to get the response back after transaction has been completed	M	CH	5	1024	https://www.yourwebsite.com/response
HASH	Unique value generated by SHA 256 hashing algorithm (explained later)	M	AN	64	64	7995156CE4C40C44C41BECA3B9CE09B9
	Customer Details					
CUST_CATEGORY	Category of customer	M	CH	8	10	Acceptable values: Individual / Business
CUST_ID	Unique Id of the Customer with the Merchant	O	AN	5	256	2323ADFG4
CUST_NAME	Customer name	M	CH	1	150	John Snow
DOB_DOI	Individual buyer's birth date or business buyer's Incorporation date	O	AN	9	9	21-Oct-22
CUST_STREET_ADDRESS1	Customer address	CM	CH	2	250	House no-101
CUST_CITY	Customer city	CM	CH	2	50	Gurgaon
CUST_STATE	Customer state	CM	CH	2	100	Haryana
CUST_COUNTRY	Customer country	CM	CH	2	100	India
CUST_ZIP	Customer zip	M	AN	6	9	TWQ 123
CUST_PHONE	Customer phone	M	NU	8	15	07417456565
CUST_EMAIL	Customer email	M	CH	6	120	john@test.com
CUST_TAX_ID	TAX ID generally used by business customer for tax charged on transactions, services like GSTIN in India	CM	CH	3	30	07AABCU9603R1ZP

CUST_SHIP_LAST_NAME	Customer Shipping last name	CM	CH	2	150	Pal
CUST_SHIP_FIRST_NAME	Customer Shipping first name	CM	CH	2	150	John
CUST_SHIP _NAME	Customer Shipping name	CM	CH	2	150	John Snow
CUST_SHIP_STREET_ADDRESS1	Customer shipping address	CM	CH	2	250	House no-101
CUST_SHIP_STREET_ADDRESS2	Customer shipping address	CM	CH	2	250	Block A
CUST_SHIP_CITY	Customer shipping city	CM	CH	2	50	Gurgaon
CUST_SHIP_STATE	Customer shipping state	CM	CH	2	100	Haryana
CUST_SHIP_COUNTRY	Customer shipping country	CM	CH	2	100	India
CUST_SHIP_ZIP	Customer shipping zip	CM	AN	6	9	110001
CUST_SHIP_PHONE	Customer shipping phone	O	NU	8	15	07417456565
Payment Details						
TAX_INCLUSIVE	Flag if the tax is calculated by the Merchant	CM	CH	4	5	Acceptable values: True/False
TXNTYPE	Type of Transaction being posted	M	CH	4	4	Acceptable values: SALE / REFUND
AMOUNT	Total Amount collected from buyer	M[(1)]	NU	3	25	100
CURRENCY_CODE	3-digit code of the currency	M	NU	3	3	356 (ISO4217 Numeric code)
TOTAL_TAX_AMOUNT	Total of tax amount for all products	CM[(1)]	NU	3	12	2400, 6000
TOTAL_TAXABLE_AMOUNT	Total of taxable amount for all products	CM[(1)]	NU	3	12	3000, 8000
REVERSE_CHARGE_MECHANISM	Flag if tax is applicable under reverse charge mechanism. Refer 5.3 for tax handling	CM	CH	4	5	Acceptable values: True/False
PRODUCT_TYPE *	Type of product i.e. digital product or physical product	M	CH	14	25	Acceptable values: Digital Products/Services OR Physical Goods
SHIPPING_FEE	Shipping Fee (for physical products only)	CM[(1)]	NU	3	10	1000, 1650
Item Level Details						
PRODUCT_NAME	Name of each product or service being sold (this name will appear on tax invoice) Special characters “@”, “&”, “*”, “-“, “_”, “#”, “:”, “.” are allowed.	M	CH	1	1100	Red Polo T-shirt , Blue Trackpants
PRODUCT_DESC	Description of each product or service being sold	O	CH	1	11264	Regular fit Red Polo T-Shirt without pocket, Designer blue trackpants
QUANTITY	Quantity of each product or service being sold	CM	NU	1	60	1, 3, 7
UNIT_PRICE	Price per item of each product or service being sold. Must be sent when TAX_INCLUSIVE value sent is False.	CM[(1)]	NU	3	120	300, 2345, 3000
UNIT_PRICE_INCL_TAX	Price per item of each product or service being sold with the tax. Must be	CM[(1)]	NU	3	120	1180, 27671, 3540

	sent when TAX_INCLUSIVE value sent is True.					
TAX_CODE	TAX codes assigned to each product under the in-country tax regulations for transactional/service taxes	CM	CH	2	150	92876563, 92892321
TAX_RATE**	Transactional / Service tax rates for each product /service e.g. GST in India	CM	NU	1	60	4.0, 15.5, 18.0
TAX_AMOUNT**	Tax value for each product or service being sold	CM[(1)]	NU	3	120	18, 25, 750
TAXABLE_AMOUNT	Taxable amount to be derived as product of Unit Price and Quantity	CM[(1)]	NU	3	120	1050, 2000
SUB_TOTAL	Aggregate amount calculated as quantity for each product multiplied by its unit price, including tax amount	CM[(1)]	NU	3	120	240, 6000
UDF7	Merchant defined field	O	NU	3	12	100
UDF8	Merchant defined field	O	NU	3	12	200
UDF9	Merchant defined field	O	NU	3	12	300
UDF10	Merchant defined field	O	NU	3	12	400
UDF11	Merchant defined field	O	AN	4	256	23ADFG4
REFUND_CYCLE_DAYS	No. of days of refund cycle used to track refund period for merchant to track with transaction	O	NU	1	256	10, 10, 12

Abbreviations: NU - Numeric, CH – Character, AN – Alphanumeric, A: Alphabetic

***** For Physical products, please coordinate with your XPaydite SPOC as additional information/compliances are required. A single order shall only include Digital services or Physical product but NOT both at the same time.

****** TAX_RATE & TAX_AMOUNT value must be passed with decimal, e.g. 18 should be passed as 18.0. TAX_RATE for digital services being sold to Indian buyers must be sent by Merchant as 18.0 unless otherwise instructed by XPaydite team.

[(1)] Refer *Amount format* for AMOUNT, SUB_TOTAL and all other fields where amount is passed in value

Additional notes:

- CUST_EMAIL or CUST_PHONE or CUST_ID is mandatory in order to store card details for XP Gateway to provide tokenization. Merchant must select one of these as initial setup and ensure all transactions use the same field for platform to function as expected
- DOB_DOI is not mandatory; however, advisable to share to help reduce false positives during sanction screening.
- Unless advised currency code should match the buyer country to support domestic processing. For e.g. when buyer is Indian then currency code used should be 356.
- Shipping address is required if different as it will be published on tax invoice.
- For digital goods like software are sold physically e.g. selling CD for an Operating system, value of PRODUCT_TYPE must be “Physical Goods”.
- The AMOUNT field represents the total sum to be collected from the buyer. Merchants must ensure the accuracy of transmitted values to ensure the correct amount is displayed to the buyer.
- **When TAX_INCLUSIVE is sent as False**
    - XPaydite will calculate taxes and Merchant is not required to do any tax related calculation
    - Merchant must pass UNIT_PRICE value
    - Merchant must not pass values in the following fields as these will be calculated by XPaydite
        - TAXABLE_AMOUNT
        - TAX_AMOUNT
        - SUB_TOTAL
        - TOTAL_TAX_AMOUNT
        - TOTAL_TAXABLE_AMOUNT

        - AMOUNT
        - TAX_RATE (for non Indian buyers)

- **When TAX_INCLUSIVE is sent as True**
    - Merchant will calculate taxes and pass all values in request parameters
    - Merchant must pass both the UNIT_PRICE and UNIT_PRICE_INCL_TAX values
    - Values passed in request parameters will be used to publish tax invoice to the buyer
    - TAXABLE_AMOUNT for a product is to be calculated as product of UNIT PRICE and QUANTITY. This must be exclusive of tax.
    - TAX_AMOUNT should be calculated on the TAXABLE AMOUNT
    - SUB_TOTAL for a product should be calculated as sum of TAX_AMOUNT and TAXABLE_AMOUNT for the Product
    - TOTAL_TAX_AMOUNT should be derived by adding TAX_AMOUNT values for all products being sold in a single transaction. Similarly, TOTAL_TAXABLE_AMOUNT should be derived by adding TAXABLE_AMOUNT values for all products.
    - AMOUNT is the amount which buyer will pay. It should be calculated as sum of TOTAL_TAX_AMOUNT, TOTAL_TAXABLE_AMOUNT of each product or service and SHIPPING FEE (if applicable)
    - Merchant must ensure all calculations are correct as any incorrect value will result in incorrect invoice to buyer and tax compliance issues like penalties and fines.

Sending Multiple Products Details:

Following details for multiple products or services being sold in single transaction must be sent in the following request parameters as string array (i.e. String[]):

- *PRODUCT_NAME*
- *PRODUCT_DESC*
- *QUANTITY*
- *UNIT_PRICE*
- *UNIT_PRICE_INCL_TAX*
- *TAX_CODE*
- *TAX_RATE*
- TAX_AMOUNT
- *SUB_TOTAL*
- *TAXABLE_AMOUNT*

These parameters are enabled to handle multiple values, which will be collected and passed as an array of values.
For example:

PRODUCT_NAME: ["Product1", "Product2"] where PRODUCT_NAME at index 0 contains "Product1" and PRODUCT_NAME at index 1 contains "Product2"

5.2 Amount format

The amount of the transaction expressed in the smallest currency unit. The amount must not contain any decimal points, thousands of separators or currency symbols. This value cannot be negative or zero.

For example, INR 12.50 is expressed as 1250 and INR1 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.

5.3 Buyer Taxes

XPaydite's operation model for selling Merchant's products and services requires XPaydite to handle taxation pertaining to transactional taxes levied on buyer purchase.

XPaydite is not and does not provide Tax advisory and the Merchants are recommended to work with an independent tax services provider in each country you plan to avail XP Services to conduct your own analysis to provide tax related information.

XPaydite offers unique solution to its merchant by offering the ability to handle local taxes, such as Goods and Services Tax (GST), use tax, VAT etc. in certain countries along with the transaction processing. XPaydite will issue tax invoices to the buyers such as Goods & Services Tax invoice and Sales & Use or other Ad valorem tax invoice. Merchants must provide the data required for generating invoices. The data collected during transaction is also required to create and send tax invoices to buyer, merchants or logistics providers along with making tax payments to local authorities. XPaydite will only generate and share tax invoice for successful transactions.

XP Payment Gateway requires certain product, buyer/customer and transaction information to help calculate and charge taxes to the Buyer and/or generate a tax invoice should that be needed from country perspective.

Tax handling fields:

Each transaction may have unique tax handling requirement based on multiple factors such as Merchant country, Buyer country/state/country/zip code, product or services being purchased and many others. As example:

- India has moved to Goods and Services Tax (GST) regime since July 1st, 2017. It may require and obligate overseas Merchants to register, collect and report taxes on all transactions.
- In USA, a 2018 Supreme Court ruling changed the rules, and now ecommerce businesses need to collect and file taxes in states they ship to, not just the ones they're based in. These taxes vary per state, buyer or shipping address, county etc.

XPaydite offers a solution that handles such taxes including collection, payments and filings for the sales done as direct seller i.e. reseller or as an agent of merchant, when applicable. However, this is highly dependent on receiving accurate information on the various elements as part of the transaction request.

Below validations must be ensured to avoid incorrect TAX invoice generation resulting in non-compliances with regards to tax collection and submission for XPaydite and/or Merchant.

- In case merchant calculates the taxes, i.e. TAX_INCLUSIVE = True, the rounding off should be upwards to two decimal places. **In this case, all amounts should be inclusive of taxes.**
- Correct TAX_RATE must be passed when TAX_INCLUSIVE='True'.
- XPaydite when acting as Merchant's tax agent or obligated under local regulations is required to email tax invoice to buyers. Please reach out to your account manager incase Merchant prefers XPaydite not to communicate with buyers directly on how tax requirement can be met.

5.4 Response parameters

When the payment process is complete, XPaydite will send (redirect back to merchant site) the details of the transaction to the Response URL. This is done with a standard HTTP POST request. The XPaydite 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.

After completion of the transaction the customer is redirected back to the merchant at the return URL provided. In case the merchant does not receive the transaction response, a status enquiry request can be initiated.

XPaydite Hosted Integration Response Parameters

Table 3 shows the parameters sent to your **response URL**:

Table 3: XPaydite Gateway Response Parameters

Field name	Description	Sample Value
CUST_NAME	Customer name passed back from request	John Snow
TXNTYPE	Type of transaction	SALE/AUTH

CURRENCY_CODE*	3-digit ISO code of the currency	826
ORDER_ID	Merchant reference number passed back from request	ESN78452
PAY_ID	Pay ID is given by XPaydite	160234578452178
TXN_ID	Transaction Id generated by XPaydite to identify the current step	150611417421130
PG_REF_NUM	Id generated by XPaydite. Use for further communication with XPaydite, for tracking the full order/Transaction	150611417421129
RESPONSE_CODE**	Code for transaction status	000
RESPONSE_MESSAGE**	RESPONSE message for transaction status	SUCCESS
HASH+	Unique value generated by SHA 256 hashing algorithm	7995156CE4C40C44C41BECA3B9CE09B9
AUTH_CODE	Authorization code returned by acquirer	123456
RRN	Bank reference number returned by acquirer	789456132
STATUS	Transaction status	Approved/Captured/Declined
CUST_EMAIL	Customer email	john@gmail.com
CUST_PHONE	Customer phone number	9123456789
RESPONSE_DATE	Date of response	12102019
RESPONSE_TIME	Time of response	10:35:10
PRODUCT_NAME	Name of each product sent in request	Red Polo T-shirt , Blue Trackpants
PRODUCT_DESC	Description of each product sent in request	Regular fit Red Polo T-Shirt without pocket, Designer blue trackpants
CUST_CATEGORY	Category of customer	Individual / Business
DOB_DOI	Individual buyer's birth date or business buyer's Incorporation date	21-Oct-22
CUST_TAX_ID	TAX ID generally used by business customer for tax charged on transactions, services like GSTIN in India	07AABCU9603R1ZP
TAX_INVOICE_NUMBER	Invoice number of local tax invoice created by XPaydite Platform, when XPaydite is handling taxation for Merchants for e.g. GST in India. Value returned will be "Null" when there is no invoice or tax handling. Format is "FY/Month/Counter". FY is financial year 23-24 = 2324 and counter value can be from 01 to 99999999.	2324/09/0232, 2324/10/00243, 2425/12/99999999 or "Null"
TAX_INCLUSIVE	Flag if the price per item includes the transactional / service tax	True/False
QUANTITY	Quantity of each product or service being sold	257, 34, 7869
UNIT_PRICE	Price per item of the product or service sold	345, 2345, 3000
UNIT_PRICE_INCL_TAX	Price per item of each product or service being sold with the tax. Must be sent when TAX_INCLUSIVE value sent is True.	1180, 27671, 3540
TAX_CODE	TAX code assigned to the product category under the tax regulations for transactional/service taxes in buyer country	92876563, 92892321
TAX_RATE	Transactional/Service tax rate for each product or service sold.	4.0, 15.5, 18.0
TAX_AMOUNT	Tax value for each product or service being sold	18, 25, 300
SUB_TOTAL	Amount calculated based on quantity and UNIT_PRICE for each product	240, 6000
SHIPPING_FEE	Shipping fee value for physical products	1000, 2000

TOTAL_TAX_AMOUNT	Sum of tax amounts for all products in the transaction	1500, 1800
TOTAL_TAXABLE_AMOUNT	Sum of product of taxable amount for all products in the transaction	10000, 35000
TAXABLE_AMOUNT	Taxable amount for each product	4000, 2500
PRODUCT_TYPE	Category of the products in the transaction	Digital Products/Services OR Physical Goods
TOTAL_AMOUNT	Sum of total tax amount and total taxable amount. This is the amount collected from buyer.	25000, 40000
REVERSE_CHARGE_MECHANISM	Flag if tax is applicable under reverse charge mechanism.	True/False

*Refer Table 6 for Currency Code
**Refer Table 4 for Response Codes and Response Messages
+ Refer Generate secure hash

Handling Multiple Product Details in the Response:

Our platform shall return the product details in response when passed in request. Hence, if multiple products or services are passed in the request, the response will contain these fields as single strings, with values separated by the Unicode character \u001f (Unit Separator):

- *PRODUCT_NAME*
- *PRODUCT_DESC*
- *QUANTITY*
- *UNIT_PRICE*
- *TAX_CODE*
- *TAX_RATE*
- TAX_AMOUNT
- *SUB_TOTAL*

For example the PRODUCT_DESC field in the response might look like this:

"PRODUCT_DESC": "ProductDesc1\u001FProductDesc2"

5.5 Validating the Transaction Status Response

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

- Create a pending transaction or order for a fixed amount on your website.
- Redirect the customer to the XPaydite Payment Gateway, where they complete the transaction.
- XPaydite will post the transaction confirmation to your Response URL. This will include the 'ORDER_ID' or 'Amount' (Amount) or other parameters.
- Your website should validate the parameters received by calculating the SHA2 signature. If successful, it should compare the value of one or more parameters in the confirmation post (e.g. ORDER_ID parameter) to the one from the pending transaction or order on your website.
- Once the response hash matches for a successful debit confirmation Merchant should match the following parameters before service delivery: RESPONSE_CODE='000' and STATUS='Captured' for sale mode transactions as well as refunds. Once this response is validated Merchant should do a double verification/status enquiry for the confirmation.

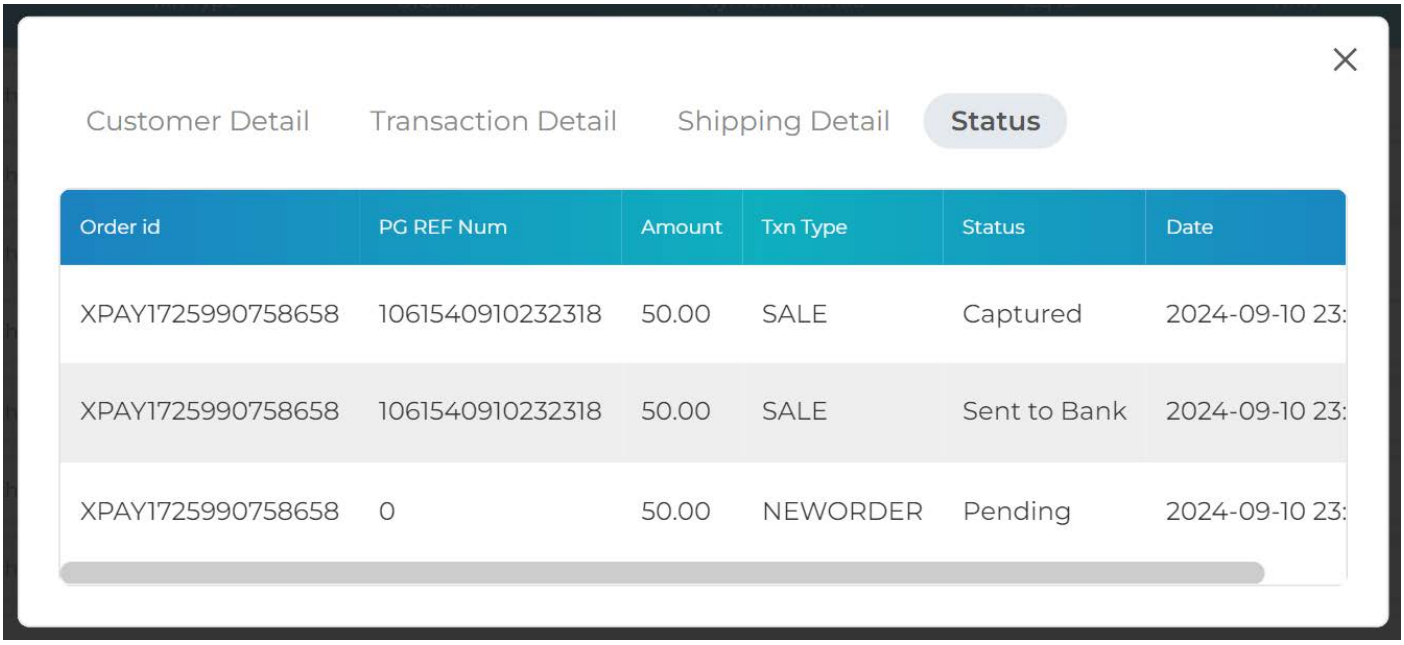
The merchant technical team can implement ignore case snippet in their system to avoid disconnect. Once you have validated the transaction data you can process the transaction, for example, by dispatching the goods ordered.

Please Note: The above implementations are a mandate for all the merchants and in case of any discrepancy at the merchant's end the merchant will be liable for any losses. To confirm the same Payment Gateway team shall review the merchant system before go-live.

Transaction Status

Each transaction undergoes multiple actions or interactions between Merchant, XP Gateway and downstream Processors or Acquirers. For each such step a new record is appended to the Transaction that can be identified by ORDER_ID or PG_REF_NUM. Every step has a status captured based on where the overall Transaction is in the processing.

For example, in the screenshot below, the Transaction Status is currently "Captured" however it was in "Pending" status when the Order was created in XP Gateway and was moved to "Initiated" status once the request was sent to processor network for processing.



5.6 Code integration examples

You can use the examples below to communicate to XPaydite, which is the recommended method for connecting to the XPaydite Payment Gateway.

```
<form action="https://www.sandbox.xpaydite.com/pgui/jsp/paymentrequest"
method=post>
<input type="hidden" name="PAY_ID" value="1507281443471000"/>
<input type="hidden" name="MERCHANTNAME" value="Demo Merchant"/>
<input type="hidden" name="ORDER_ID" value="ORD123"/>
<input type="hidden" name="AMOUNT" value="100"/>
<input type="hidden" name="TXNTYPE" value="SALE"/>
<input type="hidden" name="CUST_NAME" value="Demo"/>
<input type="hidden" name="CUST_STREET_ADDRESS1" value="Gurgaon"/>
<input type="hidden" name="CUST_ZIP" value="123456"/>
<input type="hidden" name="CUST_PHONE" value="9911889966"/>
<input type="hidden" name="CUST_EMAIL" value="test@gmail.com"/>
<input type="hidden" name="PRODUCT_DESC" value="CD Player"/>
<input type="hidden" name="CURRENCY_CODE" value="356"/>
<input type="hidden" name="RETURN_URL" value="
https://www.demo.merchant.com/pg/response"/>
<input type="hidden" name="HASH"
value="7236EB5CF61F830536CFE60DD103F50DD397EA4544963D4D039197CC1B9DF637"/>
 <input type="submit" value="Click to Pay"   name="submit"/>
</form>
```

5.7 Transaction Receipt/Invoice

As XPaydite provides cross border payments services, regulations in most countries require proper records to be maintained and shared by Merchants of the sale of goods or services being availed by overseas Buyers/Customers that XPaydite may require to provide evidence and to fulfil its reporting obligations with banking partners or local regulators.

Merchant (or XPaydite in case of reseller service) is required to generate and send a commercial purchase invoice for every transaction that is executed by using XPaydite platform. The following are minimum requirements for information provided on the invoice/receipt:

1) Invoice Number
2) Payment Transaction Reference Number
3) Description of Products/Services sold
4) Transaction Amount
5) Merchant or Seller details – Name, Address, Contact details
6) Other details to be shared are specific for country such as Indian payments require to include Purpose Code issued by Reserve Bank of India and Exporter information when product or services are being sold are actually provided by a 3rd party, who may be the beneficiary of the funds.

Note: Merchants must refer to RBI website for identifying and sharing the proper Purpose Codes in invoice and such code must be shared with XPaydite's for reporting purposes. UDF fields to be used for passing on invoice number and purpose codes as part of input. Merchant needs to inform XPaydite regarding the specific UDF fields used for these values.

Merchant may be required to share the invoices or details of the invoices on an ongoing basis or need basis, hence, a Merchant must maintain records of invoices for all transactions and delivery details of goods and/or services provided. Please speak to your Account Manager for details.

For ecommerce transactions, Merchants will still be required to create and send shipping invoice or any other documents required by their logistics partners in order to ensure smooth shipping to customers. Merchant must share the shipping or delivery details with XPaydite using deliveryStatus API to complete necessary obligations.

6 Secure Hash Generation

The Merchant code needs to create the Secure Hash value based on the Transaction Request data. The XPaydite Payment Server will create another Secure Hash value and send it back to the Merchant in the Transaction Response.

6.1 SHA-256 Signature

The Secure Hash is a hexadecimal encoded SHA-256 HMAC of concatenation of VPC and User Defined parameters. The concatenation of parameters takes the form of a set of name-value pairs, like the parameter string for an HTTP GET call.

HASH generation mechanism

To generate a Secure HASH, you need to make a request string 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=SIGORD220920151610&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%40XPaydite.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%40XPaydite.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 key order and add “Tilde” (~) symbol as separator to create the request string. The Output will be as follows:

{AMOUNT=100~CURRENCY_CODE=356~CUST_CITY=Demo City~CUST_COUNTRY=Demo Country~CUST_EMAIL=demo@XPaydite.com~CUST_NAME= Demo Merchant~CUST_PHONE=1234567890~CUST_SHIP_CITY=Demo Ship City~CUST_SHIP_COUNTRY=Demo Ship Country~CUST_SHIP_EMAIL=demoship@XPaydite.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 XPaydite Payment Gateway to you, as merchant. After adding you will get the following output:

{AMOUNT=100~CURRENCY_CODE=356~CUST_CITY=Demo City~CUST_COUNTRY=Demo Country~CUST_EMAIL=demo@XPaydite.com~CUST_NAME=Demo Merchant~CUST_PHONE=1234567890~CUST_SHIP_CITY=Demo Ship City~CUST_SHIP_COUNTRY=Demo Ship Country~CUST_SHIP_EMAIL=demoship@XPaydite.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=SALEb6200e78557e4e55}

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 must convert the generated value to the Upper Case, and you will get the result as the HASH value

Hash value = 6797F1842DEB4F3EBAEAD53E1BAFD5A535D322B9FA3893F201FDB03933EEAE09

The purpose of the **SHA2signature** field is to ensure the integrity of the data posted back to your server. You should always compare the **SHA2signature** field's value posted by XPaydite's servers with the one you calculated.

To calculate the **SHA2signature**, you need to take the values of the fields listed above exactly as they were posted back to you, concatenate them and perform a **SHA2** calculation on this string.

Hash Generation for Multiple Product Details:

For the generation of the inputString used for hash generation, when passing details for multiple products, the values of product-related fields listed below, should be concatenated into a single string, separated by the Unicode character \u001f (Unit Separator). This character \u001f is a non-printable control character used to separate units of data.

- *PRODUCT_NAME*
- *PRODUCT_DESC*
- *QUANTITY*
- *UNIT_PRICE*
- *TAX_CODE*
- *TAX_RATE*
- TAX_AMOUNT
- *SUB_TOTAL*

For example, the inputString for multiple products might look like this:

{AMOUNT=5000~CURRENCY_CODE=356~CUST_CATEGORY=Individual~CUST_CITY=New Delhi~CUST_COUNTRY=India~CUST_EMAIL=syedfaizandeveloper@gmail.com~CUST_FIRST_NAME=John~CUST_ID=1234567812345678123456781234567812345678~CUST_LAST_NAME=Snow~CUST_NAME=John Snow~CUST_PHONE=~CUST_STATE=Delhi~CUST_STREET_ADDRESS1=House No 123~CUST_STREET_ADDRESS2=Street 2~CUST_TAX_ID=~CUST_ZIP=110001~ORDER_ID=XPAY1730289197683~PAY_ID=1001530725144642~PRODUCT_DESC=ProductDesc1ProductDesc2~PRODUCT_NAME=Product1Product2~QUANTITY=56~RETURN_URL=http://localhost:8082/pgui/jsp/response~REVERSE_CHARGE_MECHANISM=False~SHIPPING_FEE=100~TAX_CODE=9287656392876564~TAX_INCLUSIVE=False~TAX_RATE=18.016.0~TXNTYPE=SALE~UNIT_PRICE=10002000041963dad3784e99}

Please note that the multiple product fields in the above inputString are separated by \u001F as the unit separator. Since \u001F is non-printable, it is not visible, but it is there. For example, internally the inputString is like this:

{AMOUNT=5000~CURRENCY_CODE=356~CUST_CATEGORY=Individual~CUST_CITY=New Delhi~CUST_COUNTRY=India~CUST_EMAIL=syedfaizandeveloper@gmail.com~CUST_FIRST_NAME=John~CUST_ID=12345678123456781234567812345678~CUST_LAST_NAME=Snow~CUST_NAME=John Snow~CUST_PHONE=~CUST_STATE=Delhi~CUST_STREET_ADDRESS1=House No 123~CUST_STREET_ADDRESS2=Street 2~CUST_TAX_ID=~CUST_ZIP=110001~ORDER_ID=XPAY1731914387288~PAY_ID=1001530725144642~PRODUCT_DESC=ProductDesc1\u001FProductDesc2~PRODUCT_NAME=Product1\u001FProduct2~QUANTITY=5\u001F6~RETURN_URL=http://localhost:8082/pgui/jsp/response~REVERSE_CHARGE_MECHANISM=False~SHIPPING_FEE=100~TAX_CODE=92876563\u001F92876564~TAX_INCLUSIVE=False~TAX_RATE=18.0\u001F18.0~TXNTYPE=SALE~UNIT_PRICE=1000\u001F2000041963dad3784e99}

For example, PRODUCT_NAME in the inputString might look like:

PRODUCT_NAME=Product1Product2

But actually it is:

PRODUCT_NAME=Product1\u001FProduct2

If the values passed to these parameters are single, there should be no separation using \u001f (Unit Separator) for generating the inputString. In this case, the inputString should be created without any separation using \u001f (Unit Separator).

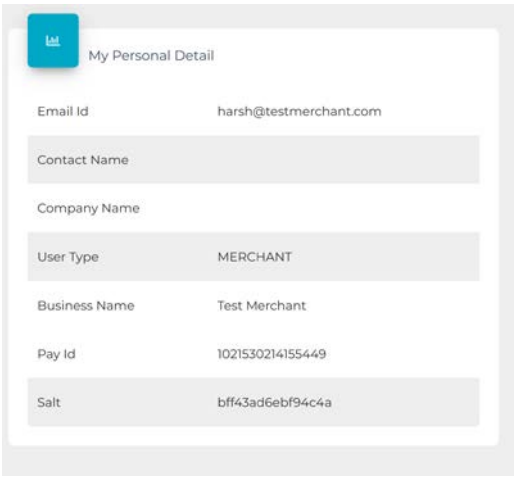
For example, the inputString for single product values might look like this:

{AMOUNT=5000~CURRENCY_CODE=356~CUST_CATEGORY=Individual~CUST_CITY=New Delhi~CUST_COUNTRY=India~CUST_EMAIL=syedfaizandeveloper@gmail.com~CUST_FIRST_NAME=John~CUST_ID=12345678123456781234567812345678~CUST_LAST_NAME=Snow~CUST_NAME=John Snow~CUST_PHONE=~CUST_STATE=Delhi~CUST_STREET_ADDRESS1=House No 123~CUST_STREET_ADDRESS2=Street 2~CUST_TAX_ID=~CUST_ZIP=110001~ORDER_ID=XPAY1730364057166~PAY_ID=1001530725144642~PRODUCT_DESC=ProductDesc1~PRODUCT_NAME=Product1~QUANTITY=5~RETURN_URL=http://localhost:8082/pgui/jsp/response~REVERSE_CHARGE_MECHANISM=False~SHIPPING_FEE=100~TAX_CODE=92876563~TAX_INCLUSIVE=False~TAX_RATE=18.0~TXNTYPE=SALE~UNIT_PRICE=1000041963dad3784e99}

6.2 Secret Key

The secret key is a very essential element in generating hash. You must append the secret key with all the other required parameters to generate hash through SHA2 algorithm. You can find your secret key in your Merchant CRM console in following steps:

1. Login to your Merchant account
2. Click on My Account at the bottom of the menu bar
3. Click on My Profile
4. You can find secret key value under My Personal Detail



7 GATEWAY OPTIONS AND RESPONSE

7.1 Transaction Response Codes and Response Messages

The table below lists the various response code and associated messages that may be returned by XP Gateway.

Table 4: Response Codes and Messages for Gateway Transactions

Response Code	Response message
000	Success
001	Acquirer Error
002	Denied
003	Timeout
004	Declined
005	Authentication not available
006	Transaction processing
007	Rejected by acquirer
008	Duplicate
009	Response signature did not match
010	Cancelled by user
011	Authorization success but error processing recurring payment
012	Denied due to fraud detection
013	Total refund amount greater than sale amount
014	Refund Amount should be less than today's Captured Amount
015	Transaction not found
016	In case of Full Refund, Refund Amount shall be equal to the Sale Amount
017	In case if token is not generated from GPay server
018	Duplicate order Id
019	Duplicate refund order Id
020	Declined due to insufficient balance
021	Invalid at acquirer
022	Failed at acquirer
023	The cardholder is enrolled in Payer Authentication
024	Card is not enrolled
025	Unable to fetch surcharge details
026	Pending
027	Duplicate submission on same order ID
028	No payment options configured for the merchant
029	Transaction rejected by payment gateway
030	Authentication Failed
032	Pending
033	No Transaction Available
034	Sum of Product prices and Total Amount Should be Equal
300	Invalid Request

900	Internal system error
999	Unknown Error

7.2 Payment method codes

The table below details the payment method supported with XPaydite Payment Gateway

Table 5: Supported Payment Methods

Payment Method	Value
USA	
ACH Debit	ACH
Credit Cards	CC
Debit Cards	DC
Wallets	WL
INDIA	
Credit	CC
Debit Card/Prepaid Cards	DC
Net Banking	NB
Wallets	WL
UPI	UP
Credit and Debit Cards	
MasterCard	MC
Visa	VI
Maestro	MS
American Express	AX
Diners	DN
Rupay	RU
Wallets (Indian Wallets are currently restricted)	
Paytm	PPL
Alipay	AL
WeChatPay	WP
PayPal	PP
Venmo	VM
UnionPay	UNP
CreditCard	CRCD
TrueMoney	TM
Alipay HK	AHK
TNG	TNG
GCash	GC
Dana	DA
KakaoPay	KP
bKash	BK
CashAppPay	CP
ACH	ACH
Net Banking Options	
Andhra Bank	1091
Allahabad Bank	1117
Axis Bank	1005
Axis Bank Corporate	1099
Bank of Bahrain And Kuwait	1043
Bank of Baroda Corporate	1092
Bank of Baroda Retail Accounts	1093
Bank of India	1009

Bank of Maharashtra	1064
Canara Bank	1055
Catholic Syrian Bank	1094
Central Bank of India	1063
Citi Bank	1010
City Union Bank	1060
Corporation Bank	1034
COSMOS Bank	1104
DCB Bank	1148
Deutsche Bank	1026
Dhanlaxmi Bank	1127
Development Credit Bank	1040
Equitas Bank	1131
Federal Bank	1027
HDFC Bank	1004
HSBC Bank	1102
ICICI Bank	1013
ICICI Bank Corporate	1100
IDFC FIRST Bank Limited	1111
Indian Bank	1069
Indian Overseas Bank	1049
Indusind Bank	1054
Industrial Development Bank of India	1003
IngVysya Bank	1062
Jammu And Kashmir Bank	1041
Janata Sahakari Bank Pune	1116
Karnataka Bank Ltd	1032
KarurVysya Bank	1048
Kotak Bank	1012
Lakshmi Vilas Bank NetBanking	1095
Oriental Bank of Commerce	1042
Punjab and Sindh Bank	1108
Punjab National Bank	1107
Punjab National Bank Corporate	1101
Ratnakar Bank (RBL Bank)	1053
SaraSwat Bank	1106
South Indian Bank	1045
Standard Chartered Bank	1097
State Bank of India	1030
Syndicate Bank	1098
Tamil Nadu Mercantile Bank	1065
UCO Bank	1103
Union Bank of India	1038
United Bank of India	1046
Vijay Bank	1044
Yes Bank	1001

Note: The actual list of payment modes to be activated in live account may vary depending upon bank approvals.

7.3 Supported Currency and Currency Code

The table below lists various currencies along with their ISO codes supported by XP Gateway

Table 6: Supported Currency with Codes

Currency Name	Abbreviation	Currency Code
Indian Rupee	INR	356
British Pound	GBP	826
US Dollar	USD	840
Euro	EUR	978
Canadian Dollar	CAD	124
Australian Dollar	AUS	036
Chinese Yuan (Renminbi)	CNY	156
Philippines	PHP	608
Indonesian Rupiah	IDR	360
South Korean Won	KRW	410
Hong Kong Dollar	HKD	344
Thai Baht	THB	764
Malaysian Ringgit	MYR	458
Bangladeshi Taka	BDT	050

7.4 ISO country codes

XPaydite does not support customers and transactions from the countries which are classified as high risk or increased monitoring jurisdictions by FATF. Below list is only for reference with regards to the country code to be passed in the request parameters. It does not reflect countries supported by XPaydite. Please contact us for further clarity on geographies considered as negative by us.

COUNTRY NAME	COUNTRY CODE
The Republic of Albania	ALB
The People's Democratic Republic of Algeria	DZA
The Principality of Andorra	AND
The Republic of Angola	AGO
Antigua and Barbuda	ATG
The Argentine Republic	ARG
The Republic of Armenia	ARM
The Commonwealth of Australia	AUS
The Republic of Austria	AUT
The Republic of Azerbaijan	AZE
The Commonwealth of The Bahamas	BHS
The Kingdom of Bahrain	BHR
The People's Republic of Bangladesh	BGD
Barbados	BRB
The Republic of Belarus	BLR
The Kingdom of Belgium	BEL
Belize	BLZ
The Republic of Benin	BEN
The Kingdom of Bhutan	BTN
The Plurinational State of Bolivia	BOL
Bosnia and Herzegovina	BIH
The Republic of Botswana	BWA
The Federative Republic of Brazil	BRA
The Nation of Brunei, the Abode of Peace	BRN

The Republic of Bulgaria	BGR
Burkina Faso	BFA
The Republic of Burundi	BDI
The Republic of Cabo Verde	CPV
The Kingdom of Cambodia	KHM
The Republic of Cameroon	CMR
Canada	CAN
The Central African Republic	CAF
The Republic of Chad	TCD
The Republic of Chile	CHL
The People's Republic of China	CHN
The Republic of Colombia	COL
The Union of the Comoros	COM
The Democratic Republic of the Congo	COD
The Republic of the Congo	COG
The Republic of Costa Rica	CRI
The Republic of Côte d'Ivoire	CIV
The Republic of Croatia	HRV
The Republic of Cuba	CUB
The Republic of Cyprus	CYP
The Czech Republic	CZE
The Kingdom of Denmark	DNK
The Republic of Djibouti	DJI
The Commonwealth of Dominica	DMA
The Dominican Republic	DOM
The Republic of Ecuador	ECU
The Arab Republic of Egypt	EGY
The Republic of El Salvador	SLV
The Republic of Equatorial Guinea	GNQ
The State of Eritrea	ERI
The Republic of Estonia	EST
The Kingdom of Eswatini	SWZ
The Federal Democratic Republic of Ethiopia	ETH
The Republic of Fiji	FJI
The Republic of Finland	FIN
The French Republic	FRA
The Gabonese Republic	GAB
The Republic of The Gambia	GMB
Georgia	GEO
The Federal Republic of Germany	DEU
The Republic of Ghana	GHA
The Hellenic Republic	GRC
Grenada	GRD
The Republic of Guatemala	GTM
The Republic of Guinea	GIN
The Republic of Guinea-Bissau	GNB
The Co-operative Republic of Guyana	GUY
The Republic of Haiti	HTI
The Republic of Honduras	HND
Hungary	HUN
Iceland	ISL
The Republic of India	IND
The Republic of Indonesia	IDN
The Republic of Iraq	IRQ
Ireland	IRL
The State of Israel	ISR
The Italian Republic	ITA
Jamaica	JAM
Japan	JPN

The Hashemite Kingdom of Jordan	JOR
The Republic of Kazakhstan	KAZ
The Republic of Kenya	KEN
The Republic of Kiribati	KIR
The Republic of Korea	KOR
The State of Kuwait	KWT
The Kyrgyz Republic	KGZ
The Lao People's Democratic Republic	LAO
The Republic of Latvia	LVA
The Lebanese Republic	LBN
The Kingdom of Lesotho	LSO
The Republic of Liberia	LBR
The State of Libya	LBY
The Principality of Liechtenstein	LIE
The Republic of Lithuania	LTU
The Grand Duchy of Luxembourg	LUX
The Republic of North Macedonia[12]	MKD
The Republic of Madagascar	MDG
The Republic of Malawi	MWI
Malaysia	MYS
The Republic of Maldives	MDV
The Republic of Mali	MLI
The Republic of Malta	MLT
The Republic of the Marshall Islands	MHL
The Islamic Republic of Mauritania	MRT
The Republic of Mauritius	MUS
The United Mexican States	MEX
The Federated States of Micronesia	FSM
The Republic of Moldova	MDA
The Principality of Monaco	MCO
Mongolia	MNG
Montenegro	MNE
The Kingdom of Morocco	MAR
The Republic of Mozambique	MOZ
The Republic of Namibia	NAM
The Republic of Nauru	NRU
The Federal Democratic Republic of Nepal	NPL
The Kingdom of the Netherlands	NLD
New Zealand	NZL
The Republic of Nicaragua	NIC
The Republic of the Niger	NER
The Federal Republic of Nigeria	NGA
The Kingdom of Norway	NOR
The Sultanate of Oman	OMN
The Republic of Palau	PLW
The Republic of Panamá	PAN
The Independent State of Papua New Guinea	PNG
The Republic of Paraguay	PRY
The Republic of Perú	PER
The Republic of the Philippines	PHL
The Republic of Poland	POL
The Portuguese Republic	PRT
The State of Qatar	QAT
Romania	ROU
The Russian Federation	RUS
The Republic of Rwanda	RWA
Saint Kitts and Nevis	KNA
Saint Lucia	LCA
Saint Vincent and the Grenadines	VCT

The Independent State of Samoa	WSM
The Republic of San Marino	SMR
The Democratic Republic of São Tomé and Príncipe	STP
The Kingdom of Saudi Arabia	SAU
The Republic of Senegal	SEN
The Republic of Serbia	SRB
The Republic of Seychelles	SYC
The Republic of Sierra Leone	SLE
The Republic of Singapore	SGP
The Slovak Republic	SVK
The Republic of Slovenia	SVN
The Solomon Islands	SLB
The Federal Republic of Somalia	SOM
The Republic of South Africa	ZAF
The Republic of South Sudan	SSD
The Kingdom of Spain	ESP
The Democratic Socialist Republic of Sri Lanka	LKA
The Republic of the Sudan	SDN
The Republic of Suriname	SUR
The Kingdom of Sweden	SWE
The Swiss Confederation	CHE
The Syrian Arab Republic	SYR
The Republic of Tajikistan	TJK
The United Republic of Tanzania	TZA
The Kingdom of Thailand	THA
The Democratic Republic of Timor-Leste	TLS
The Togolese Republic	TGO
The Kingdom of Tonga	TON
The Republic of Trinidad and Tobago	TTO
The Republic of Tunisia	TUN
The Republic of Turkey	TUR
Turkmenistan	TKM
Tuvalu	TUV
The Republic of Uganda	UGA
Ukraine	UKR
The United Arab Emirates	ARE
The United Kingdom of Great Britain and Northern Ireland	GBR
The United States of America	USA
The Oriental Republic of Uruguay	URY
The Republic of Uzbekistan	UZB
The Republic of Vanuatu	VUT
The Bolivarian Republic of Venezuela	VEN
The Socialist Republic of Viet Nam	VNM
The Republic of Yemen	YEM
The Republic of Zambia	ZMB
The Republic of Zimbabwe	ZWE

7.5 Merchant refunds

This option enables you to refund a payment back to the customer's XPaydite account, credit/debit card or bank account used during the original payment Transaction. If this feature is not activated, please contact cs@xpaydite.com.

You can make refunds directly through the Merchant CRM Console in the following steps:

i. Go to "Sale Captured" option under "Reporting" menu

ii. Search the Transaction to be refunded under the Sale Transaction Filter

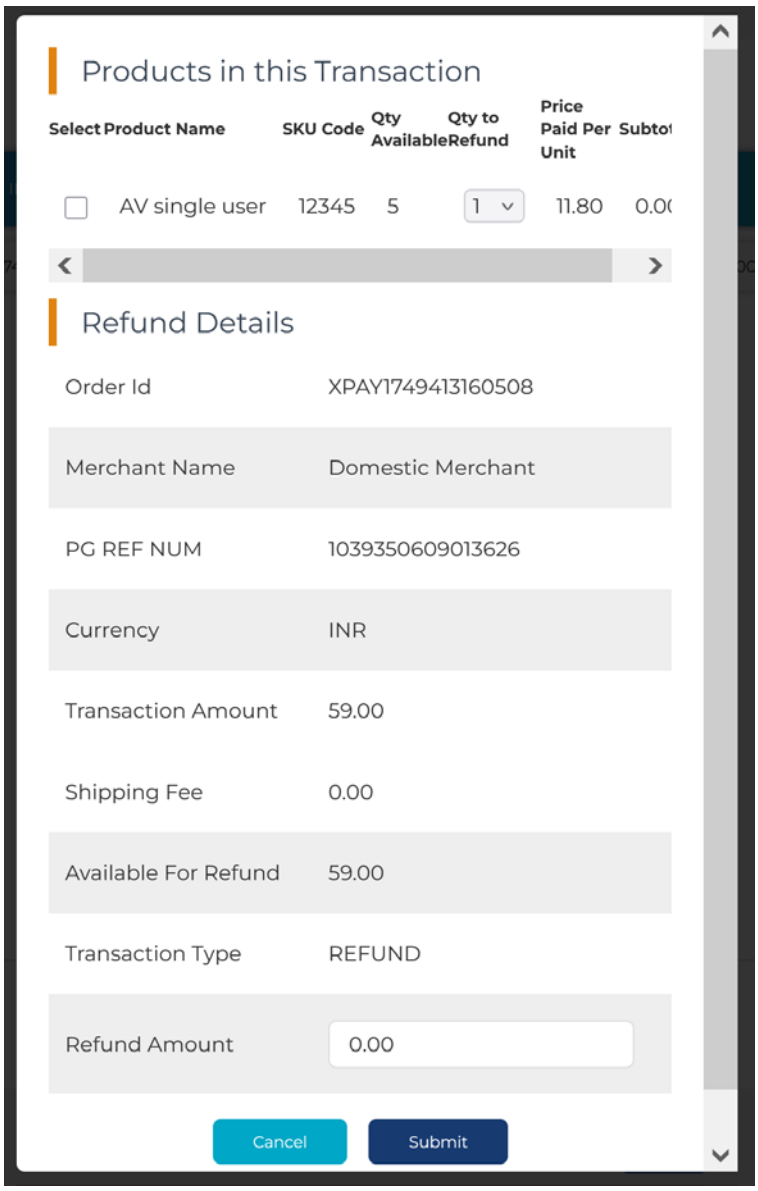
iii. Click on the Transaction under Sale Transaction Data

iv. Click on Refund Button

v. The refund pop-up window will open on which all details should be verified

vi. Merchant must select the products and quantities to be refunded.

vii. Click Submit button to proceed with the refund



7.6 Adding a descriptor

When a customer pays through XPaydite, XPaydite submits a merchant descriptor with the transaction, containing your registered business name/brand name. The descriptor is typically displayed on the bank or credit card statement of the customer.

Currently the merchant descriptor is configurable at the merchant account level and cannot be set at the Transaction. We will advise once that functionality is available for you to adopt.

8 Other Payment Functions (Refunds, Status, Reconciliation)

API Table

S No	API	API Function
1	Transaction Status	To get status of transaction real time
2	Transaction Refund	To initiate the transaction refund (full or part refund)
3	Transaction Authorization Reconciliation	To get the transaction reconciliation status
4	Refund Reconciliation	To get the reconciliation status of a refund transaction initiated earlier
5	Delivery Status	To get the delivery status of service from Merchant

8.1 Transaction Status

This API should be used for verification of transaction status before service delivery. For successful debit the mandate is to match the following parameters:
RESPONSE_CODE='000' and RESPONSE_MESSAGE='SUCCESS' and STATUS='Captured'

Get the status of transaction processed real time. Authentication: Sha256 HASH along with request.

Environment	Method	URL
UAT	POST	https://sandbox.xpaydite.com/pgws/transact
PROD	POST	Production credentials will be shared post successful UAT integration

Parameters	Value Type
PAY_ID	String
ORDER_ID	String
AMOUNT	String
TXNTYPE	String
CURRENCY_CODE	Number
HASH	String

- **ORDER_ID**: Order ID generated by Merchant
- **TXN_ID**: Transaction ID generated and returned by XP PG in Response for this request

Request	{
	"PAY_ID":"1001180108120354",
	"ORDER_ID":"ORDER00123",
	"AMOUNT":"1500",
	"TXNTYPE":"STATUS",
	"CURRENCY_CODE":"356",
	"CREATE_DATE":"2021-02-08 18:21:04",
	"HASH":"59833FF8874B68EDAC684AE46036DDA52336C9114C38DA871AC643B14243
	FFDD"
	}

Response	{ "RESPONSE_DATE_TIME":"2019-05-15 16:49:41", "RESPONSE_CODE":"000", "TXN_ID":"1426090515164549", "MOP_TYPE":"VI", "CARD_MASK":"437748******9702", "ACQ_ID":"5579189904646365204070", "TXNTYPE":"SALE", "CURRENCY_CODE":"356", "RRN":"913511236314", "SURCHARGE_FLAG":"Y",
	"PAYMENT_TYPE":"CC", "PG_TXN_MESSAGE":"SUCCESS", "STATUS":"Captured", "PG_REF_NUM":"1426090515164549", "PAY_ID":"1001281010142121", "ORDER_ID":"2002990137", "AMOUNT":"662100", "RESPONSE_MESSAGE":"SUCCESS", "ORIG_TXN_ID":"1426090515164549", "TOTAL_AMOUNT":"676163", "CUST_NAME":"AMITOSH AANAND" "IS_STATUS_FINAL":"Y", "HASH":"59833FF8874B68EDAC684AE46036DDA52336C9114C38DA871AC643B14243FFD D" }

8.2 Transaction Refund

Initiate a refund transaction via API
Authentication: SHA-256 HASH along with request.

Request

Environment	Method	URL
UAT	POST	https://sandbox.xpaydite.com/pgws/transact
PROD	POST	Production credentials will be shared post successful UAT integration

Parameters	Value Type	Mandatory

PG_REF_NUM	Number	Yes
TXNTYPE	REFUND	Yes
ORDER_ID	Number	Yes
REFUND_ORDER_ID	String	Yes
PAY_ID	String	Yes
PRODUCTS	String	Yes
PRODUCT_NAME	String	Yes
SKU_CODE	String	Yes
QUANTITY	String	Yes
HASH	String	Yes

- **ORDER_ID**: Order ID generated by Merchant for original transaction
- **REFUND_ORDER_ID**: Order ID generated by Merchant for refund transaction
- **TXN_ID**: Transaction ID generated and returned by XP PG in Response for this request
- **PRODUCTS**: **String of JSON Array** including each product and their quantity being refunded. Example: "[{\"PRODUCT_NAME\":\"Keyboard\",\"SKU_CODE\":\"KB1001\",\"QUANTITY\":\"1\"}]"
- PRODUCTS detail must be passed as a **string**, even though it represents a JSON array. The backend expects this value as a Java String and parses it as such.

Request


```
{
    "PAY_ID": "1061500115183054",
    "ORDER_ID": "XPAY1581922964058",
    "AMOUNT": "10000",
    "TXNTYPE": "REFUND",
    "CURRENCY_CODE":"356",
    "REFUND_ORDER_ID":"Test2020021701",
    "PG_REF_NUM":"1361500217123301",
    "PRODUCTS":"[{\"PRODUCT_NAME\":\"Keyboard\",\"SKU_CODE\":\"KB1001\",\"QUANTITY\":\"1\"},{\"PRODUCT_NAME\":\"Mouse\",\"SKU_CODE\":\"MS2002\",\"QUANTITY\":\"2\"}]",
    "HASH":"E6978DE3E4142499D9344FF9CFA2071BB34CDA7E7A59EE660F45553DF16 E5E84"
}
```


Response


```
{
    "RESPONSE_DATE_TIME":"2020-02-17 18:42:41",
    "RESPONSE_CODE":"000",
    "REFUND_FLAG":"C",
    "TXN_ID":"1711500217184226",
    "CARD_MASK":"403587******4947",
```

```
"MOP_TYPE":"VI",
"ACQ_ID":"8452687409",
"TXNTYPE":"REFUND",
"CURRENCY_CODE":"356",
"RRN":"913511236314",
"SURCHARGE_FLAG":"Y",
"PAYMENT_TYPE":"CC",
"PG_TXN_MESSAGE":"SUCCESS",
"STATUS":"Captured",
"PG_REF_NUM":"1426090515164549",
"PAY_ID":"1061500115183054",
"ORDER_ID":"XPAY1581922964058",
"REFUND_ORDER_ID":"Test202002",
"AMOUNT":"10000",
"RESPONSE_MESSAGE":"SUCCESS",
"TOTAL_AMOUNT": "10000",
"CUST_NAME":"Rahul"
}
```


8.3 Transaction Authorization Reconciliation

Get the reconciliation status of transaction from PG DB after reconciliation with bank Authentication: Sha256 HASH along with request.

Request

Environment	Method	URL
UAT	POST	https://sandbox.xpaydite.com/pgws/transact
PROD	POST	Production credentials will be shared post successful UAT integration

Parameters	Value Type
PG_REF_NUM	Number
PAY_ID	Number
AMOUNT	Number
ORDER_ID	String
TXNTYPE	RECO
CURRENCY_CODE	Number
HASH	String

- **PG_REF_NUM**: PG_REF_NUM value of original sale transaction generated by PG
- **ORDER_ID**: Order ID generated by Merchant
- **TXN_ID**: Transaction ID generated and returned by PG in Response for this request

Request	{
	"PG_REF_NUM":"1011180119124731",
	"PAY_ID":"1001180108120354",
	"ORDER_ID":"XPAYDITE00001",
	"AMOUNT":"10000",
	"TXNTYPE":"RECO",
	"CURRENCY_CODE":"356",
	"HASH":"3EA196A3A81BFC451B173BA88A59216C72DF716FB154664F36E6E7D797639E10"
	}

Response	{ "RESPONSE_DATE_TIME":"2020-02-17 18:42:41", "RESPONSE_CODE":"000",
	"TXN_ID":"1011180119124731", "ACQ_ID":"1128452687409", "TXNTYPE":"RECO", "CURRENCY_CODE":"356", "PAYMENT_TYPE":"CC", "PG_TXN_MESSAGE":"SUCCESS", "STATUS":"Settled", "PG_REF_NUM":"1426090515164549", "PAY_ID":"1001180108120354", "ORDER_ID":"XPAYDITE00001", "AMOUNT":"10000", "RESPONSE_MESSAGE":"SUCCESS", "TOTAL_AMOUNT":"10000" }

8.4 Refund Reconciliation

Refund transaction reconciliation status.

Authentication: SHA256 HASH along with request.

Environment	Method	URL
UAT	POST	https://sandbox.xpaydite.com/pgws/transact
PROD	POST	Production credentials will be shared post successful UAT integration

Parameters	Value Type
PG_REF_NUM	String
PAY_ID	Number
AMOUNT	Number
ORDER_ID	String
TXNTYPE	REFUNDRECO
CURRENCY_CODE	Number
HASH	String

- **PG_REF_NUM**: PG_REF_NUM value of refund transaction.
- **ORDER_ID**: Order ID generated by Merchant for sale
- **TXN_ID**: Transaction ID of refund transaction generated and returned by PG in Response for this request

Request	<pre>{
	"PG_REF_NUM":"1081180129103525",
	"PAY_ID":"1001180108120354",
	"ORDER_ID":"XPAYDITE001",
	"AMOUNT":"1000",
	"TXNTYPE":"REFUNDRECO",
	"CURRENCY_CODE":"356",
	"HASH":"E9868745D6A3D67721039EB9B6B7B92A49EA68CBC041BCAAF241EDDDE71F16AE"
	}</pre>

Response	<pre>{
	"RESPONSE_DATE_TIME":"2020-02-17 19:12:41",
	"RESPONSE_CODE":"000",
	"TXN_ID":"1081180129103525",
	"ACQ_ID":"1128452687409",
	"TXNTYPE":"REFUNDRECO",
	"CURRENCY_CODE":"356",
	"PAYMENT_TYPE":"CC",
	"PG_TXN_MESSAGE":"SUCCESS",</pre>

	<pre>"STATUS": "Settled",
	"PG_REF_NUM": "1081180129103525",
	"PAY_ID":"1001180108120354",
	"ORDER_ID":"XPAYDITE00001",
	"AMOUNT":"1000",
	"RESPONSE_MESSAGE":"SUCCESS",
	"TOTAL_AMOUNT":"1000"
	}</pre>

8.5 Delivery Status

For Merchants to provide the delivery status update for a transaction via API.

Authentication: SHA256 HASH along with request.

Request

Environment	Method	URL
UAT	POST	https://sandbox.xpaydite.com/pgws/deliveryStatus
PROD	POST	Production credentials will be shared post successful UAT integration

Parameters	Value Type	Required
PG_REF_NUM	Number	Yes
AMOUNT	Number	Yes
TXNTYPE	DELIVERY	Yes
ORDER_ID	Number	Yes
CURRENCY_CODE	356	Yes

PAY_ID	String	Yes
DELIVERY_STATUS	DELIVERED /NOT DELIVERED/PENDING	Yes
DELIVERY_CODE	000/100/101	Yes
HASH	String	Yes

- **ORDER_ID**: Order ID generated by Merchant for original transaction
- **DELIVERY_STATUS**: All the transactions will be marked Pending first and then PENDING status will be changed to either DELIVERED or NOT DELIVERED as per response from the Merchant. o DELIVERED for successful delivery and o NOT DELIVERED for unsuccessful delivery.
- **DELIVERY_CODE**: 000 for successful delivery and 100 for unsuccessful delivery.
- **PG_REF_NUM**: Transaction ID generated by XP Gateway

Non-Delivery

Request


```
{
        "PAY_ID":"1020300418125741",
        "CURRENCY_CODE":"356",
        "AMOUNT":"100",
        "ORDER_ID":"XPAY1587367043412",
        "DELIVERY_STATUS":"NOT DELIVERED",
        "DELIVERY_CODE":"100",
        "PG_REF_NUM":"1017800420124728",
        "TXNTYPE":"DELIVERY",
        "HASH":"47EFC586B39DBB9F8C2D9B4500E25371A47984F72B0C37FE534A85C58
        1BAEFEF"
}
```


Response


```
{
        "RESPONSE_DATE_TIME":"2020-04-20 17:40:04",
        "RESPONSE_CODE":"000",
    "REFUND_FLAG":"C",
    "TXN_ID":"1043000420174003",
    "MOP_TYPE":"CD",
    "ACQ_ID":"COD1053000420174004",
    "TXNTYPE":"REFUND",
    "CURRENCY_CODE":"356",
    "HASH":"4A8431763E3B3623D34BC6941CF7FE20EA9E7237D46E3156F47D1227
    200078F6",
    "PAYMENT_TYPE":"CD",
    "STATUS":"Captured",
    "PG_REF_NUM":"1043000420174003",
    "PAY_ID":"1020300418125741",
    "ORDER_ID":"XPAY1587384335930",
    "AMOUNT": "1000",
    "RESPONSE_MESSAGE":"SUCCESS",
    "ORIG_TXN_ID":"1013000420173558",
    "CUST_EMAIL":"rahul@XPaydite.com",
    "REFUND_ORDER_ID":"1033000420174003",
    "TOTAL_AMOUNT":"1000",
    "CUST_NAME":"Rahul Kumar"
}
```


Pending

Request	{ "PAY_ID":"1020300418125741", "CURRENCY_CODE":"356", "AMOUNT":"100", "ORDER_ID":"XPAY1587367043412", "DELIVERY_STATUS":"NOT DELIVERED", "DELIVERY_CODE":"101", "PG_REF_NUM":"1017800420124728", "TXNTYPE":"PENDING", "HASH":"47EFC586B39DBB9F8C2D9B4500E25371A47984F72B0C37FE534A85C581BAEFEF" }
Response	{ "RESPONSE_DATE_TIME":"2020-04-20 17:40:04", "RESPONSE_CODE":"000", "REFUND_FLAG":"C", "TXN_ID":"1043000420174003", "MOP_TYPE":"CD", "ACQ_ID":"COD1053000420174004", "TXNTYPE":"REFUND", "CURRENCY_CODE":"356", "HASH":"4A8431763E3B3623D34BC6941CF7FE20EA9E7237D46E3156F47D1227200078F6", "PAYMENT_TYPE":"CD", "STATUS":"Captured", "PG_REF_NUM":"1043000420174003", "PAY_ID":"1020300418125741", "ORDER_ID":"XPAY1587384335930", "AMOUNT":"1000", "RESPONSE_MESSAGE":"SUCCESS", "ORIG_TXN_ID":"1013000420173558", "CUST_EMAIL":"rahul@XPaydite.com", "REFUND_ORDER_ID":"1033000420174003", "TOTAL_AMOUNT":"1000", "CUST_NAME":"Rahul Kumar" }

Successful Delivery

Request	{ "PAY_ID":"1020300418125741", "CURRENCY_CODE":"356", "AMOUNT":"100", "ORDER_ID":"XPAY1587384335930", "DELIVERY_STATUS":"DELIVERED", "DELIVERY_CODE":"100", "PG_REF_NUM":"1013000420173558", "TXNTYPE":"DELIVERY", "HASH":"47EFC586B39DBB9F8C2D9B4500E25371A47984F72B0C37FE534A85C581BAEFEF" }

Response	{
	"RESPONSE_DATE_TIME":"2020-04-20 17:38:31",
	"RESPONSE_CODE":"000",
	"PAY_ID":"1020300418125741",
	"PG_REF_NUM":"1013000420173558",
	"ORDER_ID":"XPAY1587384335930",
	"AMOUNT":"1000",
	"RESPONSE_MESSAGE":"Delivery status marked",
	"CURRENCY_CODE":"356",
	"HASH":"4A8431763E3B3623D34BC6941CF7FE20EA9E7237D46E3156F47D122
	7200078F6",
	}