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## **BillDesk Payment Gateway**

**-- Technical Interface Document v1.0**



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## 1. Online Query API

Merchant can query the BillDesk Payment Gateway using the Transaction Query API for the transaction status.

This request is a **server to server** request and the message should be posted to a designated BillDesk URL as a parameter 'msg' in a pipe separated message format.

### REQUEST

Following are values that need to be sent pipe delimited as parameter 'msg' using the HTTP POST method to a designated BillDesk URL:

<https://www.billdesk.com/pgidsk/PGIQueryController>

REQUEST		
Parameter	Sample Value	Description
RequestType	0122	Fixed value
Merchant ID	ABCD	Fixed Value (as provided by BillDesk)
Customer ID	ARP10234	The Merchant Transaction ID that that was sent in 'CustomerID' in the Payment Request
Current Date/ Time stamp	20130325182510	Current Date/Time stamp at the time of initiating the query request [yyyymmdd24hhmmss]
Checksum	455057528	Checksum computed by Merchant

For example – the 'msg' parameter would contain the following value:  
0122|ABCD|ARP10234|20130325182510|455057528

### RESPONSE

Following is the response received as an output from BillDesk Payment Gateway.

RESPONSE		
Parameter	Sample Value	Description
RequestType	0130	Fixed value
MerchantID	ABCD	Fixed Value
CustomerID	ARP10234	Merchant's Unique Transaction Reference Number.
TxnReferenceNo	MSBI0412001668	BillDesk Payment Gateway Transaction Reference Number
TxnAmount	94.00	Original TxnAmount
AuthStatus	0300	Successful Transaction [Refer table below to understand the various Auth Status values]
Filler1	NA	Filler field
Refund Status	0699	0699 – Cancellation 0799 – Refund NA – Refund Not Available for this request
TotalRefundAmount	50.00	Total Refund Amount for this transaction
LastRefundDate	20130320	Last Refund Date in YYYYMMDD format
LastRefundRefNo	MSBI04120016681	BillDesk Payment Gateway Refund ID
QueryStatus	Y	Y – Request Successfully Processed

		N- Invalid Request / Parameters
Checksum	3789267470	Checksum value

**Note:** Only the key fields have been described in the table above. Refer the 'Message description' below for response message construct.

RequestType|MerchantID|CustomerID|TxnReferenceNo|BankReferenceNo|TxnAmount|BankID|BankMerchantID|TxnType|CurrencyName|ItemCode|SecurityType|SecurityID|SecurityPassword|TxnDate|AuthStatus|SettlementType|AdditionalInfo1|AdditionalInfo2|AdditionalInfo3|AdditionalInfo4|AdditionalInfo5|AdditionalInfo6|AdditionalInfo7|ErrorStatus|ErrorDescription|Filler1|RefundStatus|TotalRefundAmount|LastRefundDate|LastRefundRefNo|QueryStatus|Checksum

For Example:

0130|ABCD|ARP10234|MSBI0412001668|NA|94.00|SPD|22270726|NA|INR|DIRECT|NA|NA|NA|22-03-2013  
16:08:56|0300|NA|BUSFEE|9999955555|test@test.com|NA|NA|NA|NA|NA|NA|NA|0699|5  
0.00|20130320|MSBI04120016681|Y|3789267470

**Notes:**

1. Initiate the Query to the BillDesk platform at least 30 minutes after the transaction initiation.
2. Refer combination of "Auth Status" and "Refund Status" [from the Query API response message] to determine whether the transaction is
  - (a) Successful
  - (b) It has been cancelled / refunded [i.e. processed for a refund back to the Customer].
3. Your public IP address must be white listed at BillDesk in order to be able to initiate Query API requests to BillDesk

The table below explains the various AuthStatus values and its corresponding description:

AuthStatus	Description
0300	Success
0399	Failure
NA	Error Condition [e.g. Txn not found/ Invalid checksum/ Invalid Request IP etc]
0002	Pending/Abandoned
0001	Error at BillDesk

**Status Map to be referred for understanding the status of a transaction:**

Sr. No	Auth Status	Refund Status	Description
1	0300	0699	Payment status (0300) is success but it has been process for cancellation (0699) i.e. refunded back to customer
2	0300	0799	Payment status (0300) is success and a refund [either partial/full] was initiated for this transaction
3	0300	NA	Payment status (0300) is success and is currently not refunded or cancelled.
4	NA	NA	Error condition – this could be because of reasons such as triggering the Query API from a different IP address that is not whitelisted / Transaction not found at BillDesk etc.

**2. Online Refund API**

Refund – A transaction that is already settled for the merchant; Part of the transaction amount can also be refunded by the merchant.

Cancellation – A transaction that is not settled for the merchant; Only the entire transaction amount can be cancelled by the merchant.

**REQUEST**

Following are values that need to be sent pipe delimited as parameter 'msg' using the POST method to a designated BillDesk URL:

<https://www.billdesk.com/pgidisk/PGIRefundController>

MERCHANT		
Parameter	Sample Value	Description
RequestType	0400	Fixed value
MerchantID	ABCD	Fixed Value (as provided by BillDesk)
TxnReferenceNo	MSBI0412001668	BillDesk Payment Gateway Transaction Reference Number
TxnDate	20090306	Transaction Date in YYYYMMDD format. This value must be as per the transaction date recorded in the BillDesk Payment Gateway.
CustomerID	ARP10234	Merchant's <u>Unique</u> Txn Reference Number/ Order Number of the original transaction
TxnAmount	2.00	Original TxnAmount
RefAmount	2.00	Refund Amount -In case of cancellation RefAmount should be equal to TxnAmount
RefDateTime	201112020112323	System Date Time (yyyymmdd24hhmmss)

MerchantRefNo	12121212	Merchant's Unique Refund Reference Number (Can be alphanumeric; max 20 characters; with no special characters)
Filler1	NA	Fixed value; for future use
Filler2	NA	Fixed value; for future use
Filler3	NA	Fixed value; for future use
Checksum	455057528	Checksum value

For example – the 'msg' parameter would contain the following value:

0400|ABCD|MSBI0412001668|20090306|ARP10234|2.00|2.00|201112020112323|121212  
12|NA|NA|NA|455057528

## RESPONSE

Following is the response received as an output from BillDesk Payment Gateway.

BILLDESK		
Parameter	Sample Value	Description
RequestType	0410	Fixed value
MerchantID	ABCD	Fixed Value
TxnReferenceNo	MSBI0412001668	BillDesk Payment Gateway Transaction Reference Number
TxnDate	20090306	Transaction Date in YYYYMMDD format
CustomerID	ARP10234	Merchant's <u>Unique</u> Txn Reference Number/ Order Number of the original transaction
TxnAmount	2.00	Original TxnAmount
RefAmount	2.00	Refund Amount - In case of cancellation RefAmount should be equal to TxnAmount
RefDateTime	201112020112323	System Date Time
RefStatus	0799	0699 – Cancellation 0799 – Refund
RefundId	MSBI04120016681	BillDesk Payment Gateway Refund ID
ErrorCode	NA	Error code in case of error
ErrorReason	NA	Error reason in case of error
ProcessStatus	Y	Y – Process success N – Error in process
Checksum	3789267470	Checksum value

For example:

0410|ABCD|MSBI0412001668|20090306|ARP10234|2.00|2.00|201112020112323|0799|  
MSBI04120016681|NA|NA|Y|3789267470

Merchant must verify the checksum before consuming the response.

- Refund request is processed only if the Process status is "Y".
- Before settlement all the refund requests are treated a cancellation request and part refund is not processed for them.

### Notes:

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- (1) A refund request can be rejected for various reasons e.g. Refund Amount greater than Transaction Amount, some data point in invalid etc. Also, failed requests like these won't be registered in the BillDesk platform. Hence if it is a valid refund request the response will have ProcessStatus as 'Y' else a response as 'N' is returned.
  - (2) For a Timeout scenario there could be following possible cases:
    - a. BillDesk Payment Gateway did not receive the refund request in the first place. Thus, if the merchant retries the refund request it will be treated as a fresh refund request and processed accordingly.
    - b. Merchant did not receive the refund response from BillDesk Payment Gateway hence merchant can retry the same refund request.
      - (i) The retired refund request will return back with 'success' as status [subject to all data points being correct] if the first refund request had 'failed'.

The retired refund request will return back with 'failure' and ErrorCode which will indicate that the failure is due to 'duplicate request'. In that case merchant can mark the first refund request as successful.