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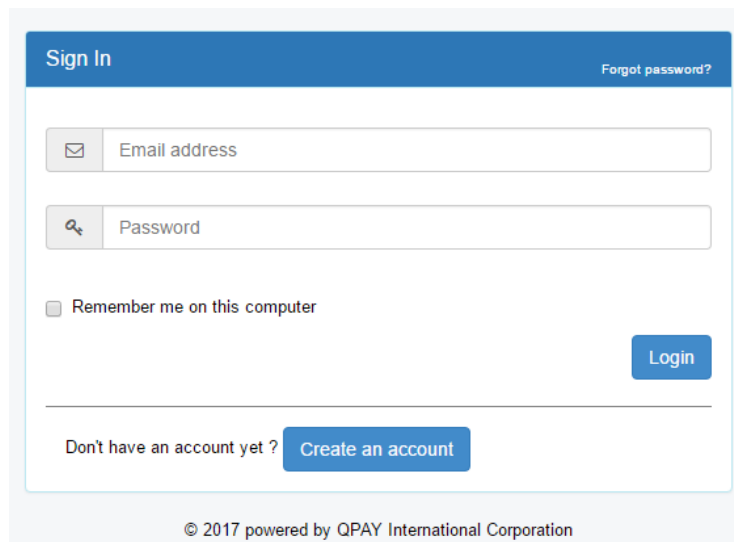
1. INTRODUCTION

This document works as a guide for Merchants on understanding the QPAY payment gateway Integration and Admin panel.

2. MERCHANT REGISTRATION

New merchant must go through the following steps to get him registered in the system.

- Go to <https://www.qpayi.com/>



The screenshot shows a 'Sign In' form with a blue header. The header contains the text 'Sign In' on the left and 'Forgot password?' on the right. Below the header are two input fields: 'Email address' with an envelope icon and 'Password' with a magnifying glass icon. Below these fields is a checkbox labeled 'Remember me on this computer'. To the right of the checkbox is a blue 'Login' button. Below the 'Login' button is a horizontal line. Below the line is the text 'Don't have an account yet ?' followed by a blue 'Create an account' button. At the bottom of the form, there is a copyright notice: '© 2017 powered by QPAY International Corporation'.

- Click on 'Create an account', 'Select Pricing Plan' and provide your Business name, email Id and password.

Enable my business for e-commerce

GET A MERCHANT ACCOUNT

KCHMrx

By registering, I accept the [Terms and Conditions](#)

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- On clicking 'Send Activation' and email will be sent on your provided email id with an activation link.

Enable my business for e-commerce

ACTIVATION EMAIL SENT

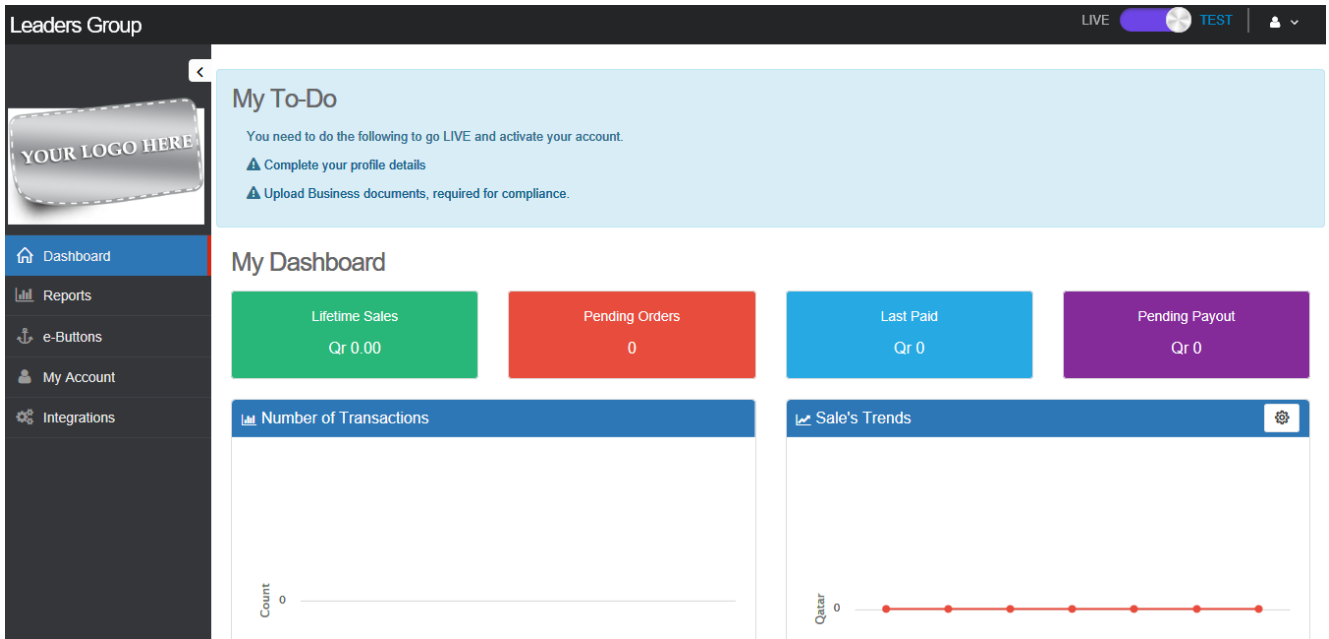
Activation email has been sent to rahul.bhagat@nexxuspg.com. Please follow the instructions to activate your account.

Not received an email? Try activating via sms.
Please enter your mobile number

+974

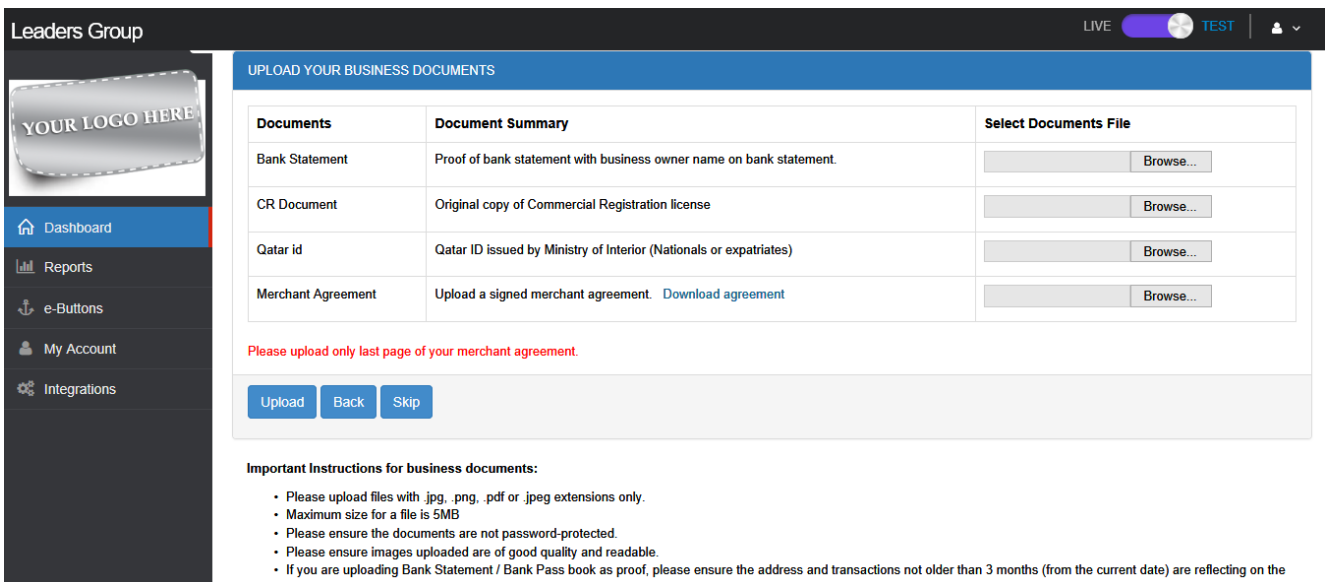
Or, just [resend an Activation Email](#)

- On clicking email activation link, your account will be activated



The screenshot shows the QPAY dashboard interface. At the top, there is a 'Leaders Group' header with a 'LIVE' toggle and a 'TEST' button. Below this, a 'My To-Do' section lists two tasks: 'Complete your profile details' and 'Upload Business documents, required for compliance.' The 'My Dashboard' section features four key metrics: 'Lifetime Sales' (Qr 0.00), 'Pending Orders' (0), 'Last Paid' (Qr 0), and 'Pending Payout' (Qr 0). Below these are two charts: 'Number of Transactions' and 'Sale's Trends', both showing zero data points.

- You need to do the following to go LIVE and activate your account
 - Complete your profile details
 - Upload scanned copy of your business related documents like CR Document, Qatar ID, Bank Statement and Signed Merchant Agreement.



The screenshot shows the 'UPLOAD YOUR BUSINESS DOCUMENTS' section of the QPAY dashboard. It contains a table with columns for 'Documents', 'Document Summary', and 'Select Documents File'. Below the table are 'Upload', 'Back', and 'Skip' buttons, and a section for 'Important Instructions for business documents:'.

Documents	Document Summary	Select Documents File
Bank Statement	Proof of bank statement with business owner name on bank statement.	<input type="button" value="Browse..."/>
CR Document	Original copy of Commercial Registration license	<input type="button" value="Browse..."/>
Qatar id	Qatar ID issued by Ministry of Interior (Nationals or expatriates)	<input type="button" value="Browse..."/>
Merchant Agreement	Upload a signed merchant agreement. Download agreement	<input type="button" value="Browse..."/>

Important Instructions for business documents:

- Please upload files with .jpg, .png, .pdf or .jpeg extensions only.
- Maximum size for a file is 5MB
- Please ensure the documents are not password-protected.
- Please ensure images uploaded are of good quality and readable.
- If you are uploading Bank Statement / Bank Pass book as proof, please ensure the address and transactions not older than 3 months (from the current date) are reflecting on the

- Once all documents are uploaded and submitted for verification, the request will go to the QPAY Admin for verification of the documents.
- Once approved, you are ready to integrate with QPAY Payment gateway. You will receive Gateway ID and Secret key on the registered verified email.

3. ENVIRONMENT DETAILS

We recommend you make your Integration on Test Environment before going Live in the Production environment.

Our Test environment works in similar way to the Production Environment, except that you can test only Credit Card payments using the Test card details provided.

To test the payments in Test mode, send the mode as TEST in payment request.

i. Credentials to test the payment

Card Number - 5473500160001018
Expiry - 12/2017
CVV - 123

Card Number - 5204730000001003
Expiry - 12/2017
CVV - 123

ii. Payment Request URL:

Test - <https://demopaymentapi.qpayi.com/api/gateway/v1.0>
Production - <https://qpayi.com:9100/api/gateway/v1.0>

iii. Merchant Login URL

Test - <https://testmerchant.qpayi.com>
Production - <https://qpayi.com>

iv. API Request URL

Test - <https://demopaymentapi.qpayi.com/api/gateway/v1.0>
Production - <https://qpayi.com:9100/api/gateway/v1.0>

4. SALE PROCESS FLOW

- Customer selects to check out on the Merchant Website.
- Merchant Website will redirect the Customer to QPAY Payment Page.
- Customer selects Payment option on the Merchant Website and he will be asked to provide Credit card details for payment.
- Transaction is screened and Customer is redirected to respective Acquirer for processing.
- Customer is redirected back to Merchant Website with the transaction status.

5. INTERNAL STATUS FLOW

- **Authorized Payments** - Payments which are completed successfully
- **Flagged Payments** - Payments which are completed successfully and are flagged by Fraud Screening System. These payments will be reviewed manually by QPAY internal team and unflagged.
- **Captured** - Payments captured by the Merchant.
- **Refund** - Payments refunded by the Merchant to the Customer.
- **Charge Back** - Payments which are refunded forcefully by QPAY for any complaints raised by the Customer with the Card provider or Card Brands.

6. MERCHANT WEBSITE INTEGRATION

i. Integration Setup

Basic composition of QPAY Integration:

Pay page: Last page of Merchant Website before connecting to QPAY. Merchant should collect the Customer Information and post to QPAY the specified parameters.

Response Page: Page to which the Merchant receives the response from QPAY on completion of sale process.

ii. HTML form

The link between Merchant Website and QPAY Payment page must be maintained on the last page of the shopping basket on Merchant Website.

Below are the parameters to be posted to QPAY.

Sample HTML Code for Capture.

```
<form method="post" action="QPAY GATEWAY URL" name="frmTransaction"
id="frmTransaction" >
<input name="action" value="capture" />
<input name="gatewayId" value="YOUR_QPAY_GATEWAY_ID" />
<input name="secretKey" value="YOUR_QPAY_SECRET_KEY" />
<input name="referenceId" value="UNIQUE ORDER ID" />
<input name="amount" value="ORDER AMOUNT" />
<input name="currency" value="QAR" />
<input name="mode" value="TEST" />(TEST or LIVE)
<input style="width:500px" name="description"
value="PRODUCT_SHORT_DESCRIPTION" />
<input style="width:500px" name="returnUrl" value="YOUR_RETURN_URL" /> (where
the customer needs to be redirected after payment. Should be specified with protocol ,
http:// or https://)
<input name="name" value="CUSTOMER FULL NAME" />
<input style="width:500px" name="address" value="CUSTOMER ADDRESS" />
<input name="city" value="CUSTOMER CITY" />
<input name="state" value="CUSTOMER STATE/PROVINCE" />
<input name="country" value="CUSTOMER COUNTRY" /> (2 digit iso2 country code.
For reference, please visit this link: http://www.vas.com/Tnotes/Country%20Codes.htm)
<input name="phone" value="CUSTOMER MOBILE NUMBER" />(without country code)
<input name="email" value="CUSTOMER EMAIL ADDRESS" />
<input value="Submit" type="submit"/>
</form>
```

Example response:

Payment Success:

YOUR_RETURN_URL with following query parameters

```
?status=success&referenceId=REFERENCEID&transactionId=TRANSACTIONID
&datetime=TRANSACTIONDATETIME&amount=AMOUNT
```

Payment Failed:

YOUR_RETURN_URL with following query parameters

```
?status=error&reason=FAILUREREASON
```

iii. Request Parameter Details

URL	https://demopaymentapi.qpayi.com/api/gateway/v1.0
Methods	POST
Action	Capture
Mandatory Parameters	Action : capture
	GatewayID : Your allocated QPAY Gateway ID
	SecretKey : Your allocated QPAY Secret Key
	Amount : Amount to be captured
	Referenceld : Unique order Id
	Mode : TEST or LIVE
	Name : Customer Full name
	Address : Customer Address
	City : Customer City
	State : Customer State
	Phone : Customer Phone
	Email : Customer Email
Currency : QAR	
Country : Customer Country	

Parameter	Description	Type	Min	Max	Mandatory
gateway_id	Your Gateway ID	numeric	-	-	YES
secret_key	Your Secret Key	char	1	20	YES
referenceld	Your Reference Number	char	1	20	YES
amount	Total Sale Amount	decimal	1	14,2	YES
mode	Mode of the LIVE => live, TEST => test	char	LIVE / TEST	LIVE / TEST	YES
description	Detail description of the sale	char	1	255	YES
return_url	This is the url you want QPAY to return back after transaction is successful	char	1	255	YES
name	Customer billing Name	char	1	128	YES



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address	Customer billing address	char	1	255	YES
city	Customer billing city	char	1	32	YES
state	Customer billing state	char	1	32	YES
country	Customer billing country [2 digit ISO2 country code]	char	2	2	YES
postal code	Customer billing postal code	char	1	10	YES
phone	Customer billing phone	char	5	20	YES
email	Customer billing email	char	1	100	YES
action	Action to be performed (can be CAPTURE, REFUND, STATUS)	char	1	100	YES

iv. Payment Option Selection

Posting this parameter will directly land the Customer to Card Details page for entering his Credit cards details.

INTEGRATION FLOW:

In this Integration, the payment page must be integrated in your merchant Website wherein the customer can make the payments. The customer will be directed to payment gateway to enter the credentials and then the payment will be processed.

v. Payment Response

The Return URL has to be in the following format to receive the response from QPAY Server,

<http://www.yourdomainname.com/response.extension>

The response will be returned to return URL which you mentioned with query parameters with status,referenceId,transactionId,transactionAmount,transactionDateTime.

Ex. <https://www.yourdomainname.com/response.extension?status=success&referenceId=ref1234&amount=100.00&transactionId=1234&datetime=timestamp>.

vi. Payment Response Parameters

Note: Check the **response status** for the transaction from the QPAY. This is the most important result field and indicates the status of the transaction. If the **response status** doesn't exist, there is an error occurred during the transaction. The **response message** is appropriate description for the **response code**.

If the **response status** is 'success' the transaction is successful.

If the **response status** is 'error' the transaction has been declined or an error condition as detected, such as the customer typed an invalid card number.

Recommended validation in the response file to avoid duplication of records in your backend

- 1) Pass your Order ID in the reference no parameter and in response file, check whether referencelD and your Order ID matches.
- 2) Check the amount of the order and the "amount" parameter in the response is equal.

If both the conditions results as true, insert order in your backend, which nullifies the duplications.

7. BACKEND OPERATIONS

QPAY API is the interface which enables to interact with QPAY Server remotely, to perform actions on the transactions. The document describes the API operations which can be performed remotely on the QPAY transactions along with providing sample codes.

i. API Actions

- ≡ status
- ≡ refund (Under implementation - Cannot be tested right now)

ii. Pre-requisites

The Merchant should have the following to make use of this Transaction API and they are listed below:

- ≡ An Account with QPAY
- ≡ Unique QPAY Gateway ID
- ≡ Secret Key

iii. Process Flow with HTTP Information

The request for accessing any of the API/actions should use POST HTTP and the response will be JSON.

iv. Request and Response

In general, most API actions take a combination of required and optional parameters. The QPAY transaction API has those combinations of which are explained in detail below, based on the action.

The **request** is the set of parameters that should be posted to QPAY secure server.

The **response** is received as JSON based on which the Merchant can take other appropriate action.

vi. Testing the API

You can test the API simply by using a web browser. *Firefox* is recommended to get decent formatting of the JSON returned.

vii. Transaction API Actions

a. Action:status

This API can be used to get the transaction details corresponding to the Transaction Id. This gives back the amount, date time, mode, reference no, transaction type, status corresponding to the transaction id

URL	https://demopaymentapi.qpayi.com/api/gateway/v1.0
Methods	POST
Action	Status
Parameters	Action : Status
	TransactionID : Unique QPAY Transaction ID
	SecretKey : Your QPAY Secret Key
	GatewayID : Your unique QPAY Gateway ID

Sample HTML Code for status.

```
<form method="POST"
action="https://demopaymentapi.qpayi.com/api/gateway/v1.0"
name="frmTransaction">
    <input name="action" type="hidden" value="Status" />
    <input name="transactionId" type="hidden"
value="XXXX" />
    <input name="secretKey" type="hidden"
value="XXXXXX" />
    <input name="gatewayId" type="hidden" value="XXXX"
/>
    <input name="submit" value="Submit" type="submit">
</form >
```

Example response:

```
{ "status": "success", "transactionId": "2144154", "amount": "1", "datetime": "2010-07-31 16:59:28", "mode": "TEST", "transactionStatus": "Authorized" }
```

b. Action:refund

This API can be used to make remote API call to initiate a refund process for a transaction. Partial refund can also be performed for a transaction using this call.

Sample HTML Code for Refund.

```
<form method="POST"
action="https://demomerchant.qpayi.com:9100/api/gateway/v1.0"
name="frmTransaction">
  <input name="action" type="hidden" value="refund">
  <input name="gatewayId" type="hidden" value="XXXX">
  <input name="secretKey" type="hidden" value="XXXXXX">
  <input name="amount" type="hidden" value="XXXXX">
  <input name="transactionId" type="hidden"
value="XXXXX">
  <input name="submit" value="Submit" type="submit">
</form >
```

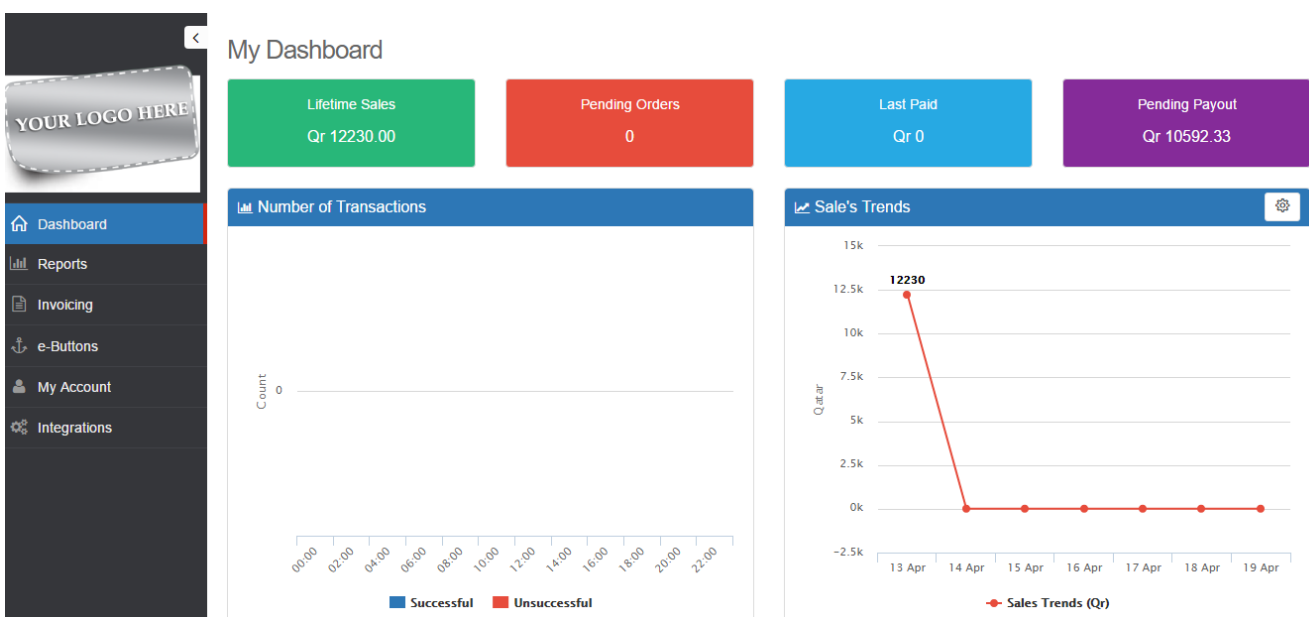
Example response:

```
{ "status": "success", "transactionId": "2690686",
"amount": "200", "datetime": "2010-10-06 17:39:38",
"mode": "TEST", "referenceNo": "223", "transactionType": "refund" }
```

8. MERCHANT REPORTS ON QPAY PORTAL

You can also view all the transactions made using QPAY payment gateway at your merchant admin portal.

To view reports, login to your merchant admin portal and click on "My Dashboard". My Dashboard shows summary and statistics of transactions made using QPAY payment gateway portal.





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To view detailed transaction reports, click on 'Transactions' under 'Reports'

Settled Not Settled Refunds Unsuccessful

Today Yesterday Last 7 Days **Last 30 Days** Last 90 Days

Time Period: 3/20/2017 4/19/2017 Reference ID: Reference ID Status: All Submit

TRANSACTION LIST Display 10 records

Trans Date	Card Type	Amount	Fee	Net Amount	Transaction Id	Reference Number	Source	Action
13 Apr. 2017 06:05 PM	Credit Card	3000.00	90.67	2909.33	3200900059938404	NTR-002	E-COMM	Refund Transaction
13 Apr. 2017 05:40 PM	Credit Card	4500.00	135.52	4364.48	3300900059937480	NTR-0001	E-COMM	
13 Apr. 2017 04:43 PM	Credit Card	4300.00	129.54	4170.46	3300900059935358	test1	E-COMM	
		11800.00	355.73	11444.27				

« 1 »