

Vajra Technologies Payment Gateway

User's Handbook (Version 7.1)



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1. Overview

Vajra Technologies Payment Gateway System allows online traders/merchants to accept online payments from their customers in various modes (Credit Cards/Cheque/Demand Draft/Online Account Transfer). The trader/merchant must be a registered user in order to use this payment gateway system.

Each registered user is allowed to configure their payment gateway settings as per their requirement. Each registered user can supply notification URLs for success/failure and Return Url for their account.

Explanations for each URL and parameters passed for each URL are well explained in below sections.

2. Work Flow

The below pictures depicts the overall work flow for processing online payment with the Vajra Technologies Payment Gateway System.

It is very much advisable to understand the overall work flow first with the help of the below diagram (Diagram 1) & steps, before going into details of the each step.



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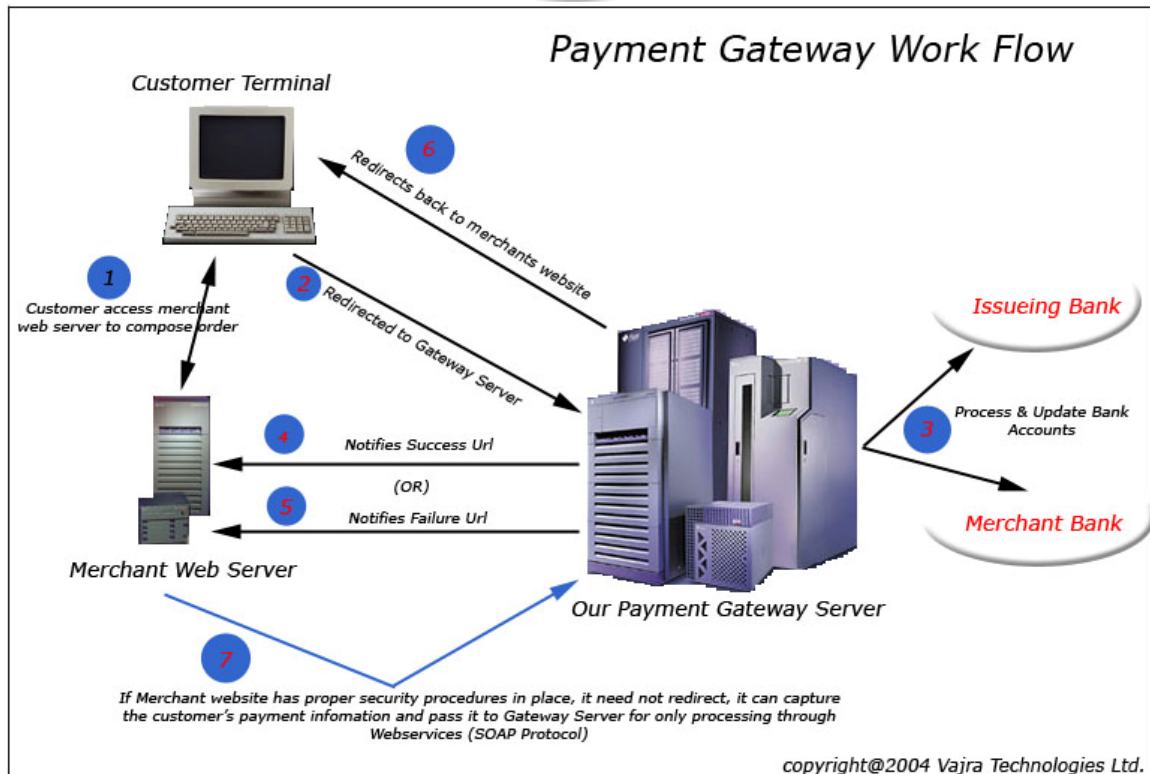


Diagram 1

Steps

1. Customer access and browse through the Merchant's web site and compose the order
2. On click of **PAY** Button, the request will be redirected to our payment gateway server (Payment Gateway Invocation URL)
3. Our Payment Gateway will capture the payment information from customer and process that. Internally it communicates with the respective Bank's back end servers and transfers the funds from Issuing Bank to Merchant's Bank.
4. If the processing of payment is successful, our payment gateway system will invoke the Merchant's Success Notification URL, so that merchant's system can update their records accordingly.
5. If the processing of payment is NOT successful, our payment gateway system will invoke the Merchant's Failure Notification URL, so that merchant's system can update their records accordingly.



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6. Finally our payment gateway system will redirect the request back to Merchant's web site (Return URL is supplied by Merchant) so that Merchants system can show relevant messages/status screen to their customers.
7. In case if the Merchant website is secured enough to capture customer's payment information, it can capture the required information from customer in its own style and pass them to our payment gateway system for processing. In this way, merchant can show their own style of screen to capture user's payment information.

3. User Registration

The trader/merchant has to be registered user with the payment gateway system before actually start using it. For getting the registered user id, please visit our official web site <http://www.vajratech.com> or Contact our sales staff by email sales@vajratech.com. While registering, please mention your required services like Credit Card, Draft, and Account Transfer etc. For Credit Card payment, you can even specify the different types of Cards (Visa, Master, Diners ... etc)

Once the registered user id is obtained, please follow this document for usage & setup.

4. Usage & Setup

Once the user registration is completed, the following setup is required to be done.

- Login into your account by entering your user id and password in the url <http://www.vajratech.com/eserv/en/pub/common/Login.asp>
- Access the payment setting page by navigating the menu ***My Account → Payment → Payments User Setting***
- Enter the values for the following settings. For the explanation on this Setting, please refer URL List & Parameters Section.



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Gateway Success URL

Gateway Failure URL

Gateway Return URL

- Modify the Merchant web site to invoke the Our Payment Gateway URL wherever the customer is required to make payment. For details to invoke our payment gateway URL, Please refer URL List & Parameters Section.
- The trader/merchant can always check their balance & transaction history by selecting the appropriate available menu options.

5.URL List & Parameters

The Trader/Merchant's website developer needs to be aware of various URLs involved in our payment gateway system and the parameters passed for each URL. This section list down all the URLs and Parameters required for each of them.

5.1 Gateway Invocation URL & Its Parameters

Vajra Technologies Payment Gateway URL (Gateway Invocation URL) is <http://www.vajratech.com/eserv/en/pub/payment/Gateway.asp>. This is common for all users. This is invoked from Merchant's web site on click of Pay Button.

The below parameters are to be passed when invoking Payment Gateway Url. These parameters can either be passed through GET method or POST method.

No	Parameter Name	Mandatory	Description	Example
1	SERVICE_REF	Yes	The merchant's service reference number which can be used to uniquely identify the details of	SREF123



			the service provided by the merchant. When payment gateway communicates with merchant's server, it always passes back this service reference.	
2	TOTAL_AMT	Yes	The Total Amount to be paid by the customer to the merchant for the Services/Goods provided.	100.00
3	TOTAL_CCY	Yes	The Currency of the total amount being passed	SGD
4	USER_ID	Yes	The Merchant's registered user id with Vajra Technologies Payment Gateway.	Demouser

5.2 Success/Failure Notification URL & Its Parameters

The Success and Failure Notification URLs are provided by user. Every user can have their own setup for the Success and Failure Notification URLs. These are invoked from Payment Gateway system to notify the Merchant's server about the outcome of the payment processing.

The Values for the following parameters will be supplied when payment gateway invoking the notification URLs for success or failure cases. Please refer to the below for the values supplied for each parameter.



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No	Parameter Name	Mandatory	Description	Example
1	SERVICE_REF	Yes	The merchant's service reference number which can be used to uniquely identify the details of the service provided by the merchant. This service reference number was passed when invoking the Payment Gateway Url.	SREF123
2	TOTAL_AMT	Yes	The Total Amount that was paid by the customer to the merchant for the Services/Goods provided.	100.00
3	TOTAL_CCY	Yes	The Currency of the total amount that was paid.	SGD
4	TOTAL_CHARGES	Yes	The Payment Gateway Charges for this transaction. These charges are deducted from the total amount before crediting into merchant's account.	2.00



5	GATEWAY_ID	Yes	The Payment Gateway Reference Number for this transaction. If merchant wants to have any clarification on this transaction, this payment gateway reference number needs to be supplied for the investigation.	GTEREF123
6	SUCCESS_FL	Yes	This Flag which mentions whether the whole payment process is completed successfully.	Y – Success N – Failed

5.3 Merchant's Return URL & Its Parameters

The Merchant's Return URL is provided by user. Every user can have different value for this return URL setting. This is invoked by Payment Gateway System to finally redirect the request to Merchant's website after payment process is completed.

The following parameters will be passed back to the merchant's server when payment gateway invoking the Return Url supplied by the merchant to transfer the control back to their website.



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No	Parameter Name	Mandatory	Description	Example
1	SERVICE_REF	Yes	The merchant's service reference number which can be used to uniquely identify the details of the service provided by the merchant. This service reference number was passed when invoking the Payment Gateway Url.	SREF123
2	GATEWAY_ID	Yes	The Payment Gateway Reference Number for this transaction. If merchant wants to have any clarification on this transaction, this payment gateway reference number needs to be supplied for the investigation.	GTEREF123