



PHP Urway Plugin Integration

Payment Plugin Installation Guide



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Introduction

Urway payment integration kit allows merchants to instantly collect payments from their users using various payment modes like credit cards, debit cards, net banking , wallet, UPI etc. The Urway payment integration supports a seamless payment experience on Merchant platform, while protecting Merchant application from payment frauds and complexity related to various regulations.

Testing and Production Environment

Urway test and production environments are separate. Merchants need an active Urway account to use the test environment and production environment. Merchants will have to log in to their Urway Dashboard account and get the API credentials for using these environments. All transactions initiated by the merchant on our test environment are not processed. Test environment is strictly for testing the request and response functions. After successfully testing the integration, merchant can move to the production environment by changing the URL.



Integration process

Step 1:-

Create SHA256 Hash with below mention Parameters. Merchant needs to form the below hash sequence before posting the transaction to Urway.

Below is the SHA 256 Hash creation format :

Hash Sequence :- trackid|Terminalid|password|secret_key|amount|currency_code

Note : Terminalid, password, secret_key will be provided by Urway

PHP sample code to generate hash :

```
$txn_details=
"trackid|ENSSoIT|Password @123|2bb80d537b1da3e38bd30361aa855686bde0eacd7162fef6a25
fe97bf527a25b|amount|SAR";

$hash=hash('sha256', $txn_details);
```

Note:- Do not share Secret key with any one

Step 2:-

After generating hash make JSON call to get transaction url.

JSONrequest URL : -

<https://payments-dev.urway-tech.com/URWAYPGService/transaction/jsonProcess/JSONrequest>

Below is the JSON call sample code:

```
$fields = array(
    'trackid' => trackid ,
    'terminalid' => "",
    'customerEmail' => customerEmail',
    'action' => "1", // action is always 1
    'merchantIp' => "Merchant IP",
    'password' => "Password @123",
    'currency' => "SAR",
```

```
'country'=>"SA",
'amount' => "1.00",
'requestHash' => $hash //generated Hash
);

$data = json_encode($fields);
$ch=curl_init('https://payments-dev.urway-
tech.com/URWAYPGService/transaction/jsonProcess/JSONrequest ');
curl_setopt($ch, CURLOPT_CUSTOMREQUEST, "POST");
curl_setopt($ch, CURLOPT_POSTFIELDS, $data);
curl_setopt($ch, CURLOPT_RETURNTRANSFER, true);
curl_setopt($ch, CURLOPT_HTTPHEADER, array(
                                'Content-Type: application/json',
                                'Content-Length: ' . strlen($data))
);

curl_setopt($ch, CURLOPT_TIMEOUT, 5);
curl_setopt($ch, CURLOPT_CONNECTTIMEOUT, 5);
//execute post
$result = curl_exec($ch);
//close connection
curl_close($ch);
```

Step 3:-

Merchant will receive returnUrl and payid in JSON response.

Create URL using below mention sample code

```
$urldecode=(json_decode($result,true));  
if($urldecode['payid'] != NULL)  
{  
$url=$urldecode['targetUrl']."?paymentid=".$urldecode['payid'];  
echo '  
<html>  
  
<form name="myform" method="POST" action="'.$url.'">  
<h1> Transaction is processing.....</h1>  
  
</form>  
<script type="text/javascript"> document.myform.submit();  
  
</script>  
</html>';}  
  
else{  
  
echo "<b>Something went wrong!!!!</b>";  
  
}
```

Parameters in Transaction Request

Sr No	Variable	Description
1	trackid	This parameter is known as Track ID (or Order ID). It is the order reference number generated at your (Merchant's) end. It is an identifier which you (merchant) would use to track a particular order. Mandatory : Yes Type : String
2	terminalId	Provided by Urway. Mandatory : Yes Type : String
3	password	Terminal password Provided by Urway Mandatory : Yes Type : String
4	action	Action Code will be 1 Mandatory : Yes Type : String
5	merchantIp	Merchant Server IP Address. Ex:201.201.10.10 Mandatory : Yes Type : String
6	country	Country Name.Ex : Saudi Arabia,Dubai Mandatory : Yes Type : String
7	currency	Currency code used for transaction.Ex:SAR,USD Mandatory : Yes Type : String
8	amount	This parameter should contain the payment amount of the particular transaction. Note: Please type-cast the amount to float type Example: 10.00 Mandatory : Yes Type : String
9	requestHash	Hash is a crucial parameter – used specifically to avoid any tampering during the transaction Mandatory : Yes Type : String
10	customerEmail	Email of the customer Mandatory : Yes

		Type : String
10	Optional Parameters : <ul style="list-style-type: none"> • First_name • Last_name • Address • City • State • Zip • Phoneno 	Details of the Customer Mandatory : No Type : String
11	udf1	User defined field 1 – This parameter has been made for you to keep any information corresponding to the transaction, which may be useful for you to keep in the database. UDF1-UDF5 fields are for this purpose only. It's completely for your usage and you can post any string value in this parameter. udf1-udf5 are optional parameters and you may use them only if needed Note : If udf1 is used then the rest udf parameters should be used, which can be null Mandatory : No Type : String
12	udf2	User defined field 2 – Same description as UDF1 Mandatory : No Type : String Note : udf2 Can be used as dynamic return URL Only
13	udf3	User defined field 3 – For Arabic Payment Page This field can be used. Value : 'ar' Mandatory : No Type : String
14	udf4	User defined field 4 – Same description as UDF1 Mandatory : No Type : String
15	udf5	User defined field 5 – Same description as UDF1 Mandatory : No Type : String

Response Page

Urway will send the response back with transaction status. This is to be checked for the transaction response page of the Merchant.

Urway will send to Merchant *responseHash* value. This hash value must be compared with the Merchant response hash value. If both match, then only the order should be processed. If they don't match, then the transaction has been tampered and hence should not be processed further.

Merchant needs to form the below hash sequence for response hash

Below is the sample code to create response hash :

Hashsequence:- TranId|Merchant secret key provided by Urway|ResponseCode|amount

Sample Code:

```
$requestHash  
="".$_GET['TranId'].|$merchantKey.|"$_GET['ResponseCode'].|"$_GET['amount'].|";  
$hash=hash('sha256', $requestHash);
```

Note : Terminalid, password, secret_key will be provided by Urway

//Security Check API For transaction performed authorization

```
$txn_details1=  
"".$_GET['TrackId'].|$terminalId.|"$password.|"$merchant_key.|"$_GET['amount'].|"$current  
cycode.|"";  
  
$requestHash1 = hash('sha256', $txn_details1);  
  
$apifields = array(  
    'trackid' => $_GET['TrackId'],  
    'terminalId' => $terminalId,  
    'action' => '10',  
    'merchantIp' => $ip,  
    'password' => $password,  
    'currency' => $currencycode,
```

```
'transid'=>$_GET['TranId'],
'amount' => $_GET['amount'],
'udf5'=>"Test5",
'udf3'=>"Test3",
'udf4'=>"Test4",
'udf1'=>"Test1",
'udf2'=>"Test2",
'requestHash' => $requestHash1
);

$apifields_string = json_encode($apifields);
$ch = curl_init($url);
curl_setopt($ch, CURLOPT_CUSTOMREQUEST, "POST");
curl_setopt($ch, CURLOPT_POSTFIELDS, $apifields_string);
curl_setopt($ch, CURLOPT_RETURNTRANSFER, true);
curl_setopt($ch, CURLOPT_HTTPHEADER, array(
    'Content-Type: application/json',
    'Content-Length: ' . strlen($apifields_string)
));
curl_setopt($ch, CURLOPT_TIMEOUT, 5);
curl_setopt($ch, CURLOPT_CONNECTTIMEOUT, 5);

//execute post
$apiresult = curl_exec($ch);
$urldecodeapi=(json_decode($apiresult,true));
$inquiryResponsecode=$urldecodeapi['responseCode'];
$inquirystatus=$urldecodeapi['result'];

//End Security API Call
```

```
if($hash == $_GET['responseHash'] && $_GET['Result']== "Successful")
    {
        if($inquirystatus=='Successful' || $inquiryResponsecode=='000'){
            //Success Message
        }else {
            //Contact System Administrator Message
        }
    }
else
    {
        //Unsuccessful Message
    }
```

NOTE : Response Page URL should be provided to URWAY via email Or it can be configured in udf2 parameter

Response Parameters

Sr No	Variable	Description
1	TranId	It is a unique reference number created for each transaction at Urway end.
2	TrackId	This parameter is known as Transaction ID (or Order ID). It is the order reference number generated at Merchant (Merchant's) end. It is an identifier which Merchant (merchant) would use to track a particular order.
3	Result	Transaction result (Successful/ UnSuccessful)
4	ResponseCode	Transaction response code
5	responseHash	This parameter is absolutely crucial and is similar to the hash parameter used in the transaction request send by the merchant to Urway. Urway calculates the hash using a string of other parameters and returns to the merchant. The merchant must verify the hash and then only mark a transaction as success/failure. This is to make sure that the transaction hasn't been tampered by User
6	amount	The amount for which transaction was made
7	CardBrand	Contains card brand used for transaction.MADA,MASTER,VISA
8	UserField1, UserField3, UserField4, UserField5,	These field will contain values if any values are passed in request through udf1,udf3,udf4,udf5

Response Code List

Response Code	Response Code Descriptions
000	Transaction Successful
001	Pending for Authorization
101	Field is blank in a request
102	Internal Mapping for ISO not set
103	ISO message field configuration not found
104	Response Code not found in ISO message
105	Problem while creating or parsing ISO Message
201	Terminal does not exists
202	Merchant does not exists
203	Institution does not exists
204	Card prefix is not belong to corresponding card Type
205	Card not allowed for this transaction
206	Negative IP, Customer is not allowed to perform Transaction
207	Original Transaction not found
208	Transaction Flow not set for Transaction Type
209	Terminal status is Deactive, Transaction Declined
210	Terminal status is Closed, Transaction Declined
211	Terminal status is Invalid, Transaction Declined
212	Merchant status is Deactive, Transaction Declined
213	Merchant status is Closed, Transaction Declined
214	Merchant status is Invalid, Transaction Declined
215	Institution status is Deactive, Transaction Declined
216	Institution status is Closed, Transaction Declined
217	Institution status is Invalid, Transaction Declined
218	MOD10 Check Failed

219	Card Type not supported by Merchant
220	CVV Check Failed, CVV value not present
221	AVS Capture Check Failed, Could not find Customer Address
222	Customer Info Check failed, Could not find Customer Information
223	Card expiry date is not greater than current date
224	Invalid Login Attempts exceeded
225	Wrong Terminal password, Please Re-Initiate transaction
226	Negative Country, Customer is not allowed to perform Transaction
227	Card type not supported by institution
228	Multiple captures not allowed
301	Transaction is not allowed for given Terminal
302	Transaction is not allowed for given Merchant
303	Transaction is not allowed for given Institution
304	Currency not supported for given Terminal
305	Currency not supported for given Merchant
306	Currency not supported for given Institution
307	Velocity Check Failed, Velocity Profile not found, Level - Terminal
308	Velocity Check Failed, Velocity Profile not found, Level - Merchant
309	Velocity Check Failed, Velocity Profile not found, Level - Institution
310	Transaction Profile not set for Terminal, Unable to check Transaction Profile
311	Transaction Profile not set for Merchant, Unable to check Transaction Profile
312	Transaction Profile not set for Institution, Unable to check Transaction Profile
313	Currency Profile not set for Terminal, Unable to check Currency Profile
314	Currency Profile not set for Merchant, Unable to check Currency Profile
315	Currency Profile not set for Institution, Unable to check Currency Profile
316	Velocity Profile not set for Terminal, Unable to check Velocity Profile

317	Velocity Profile not set for Merchant, Unable to check Velocity Profile
318	Velocity Profile not set for Institution, Unable to check Velocity Profile
319	Refund Limit exceeds for Terminal
320	Refund Limit exceeds for Merchant
321	Refund Limit exceeds for Institution
322	Velocity Check Failed, Transaction amount below Minimum amount allowed, Level – Terminal
323	Velocity Check Failed, Transaction amount below Minimum amount allowed, Level – Merchant
324	Velocity Check Failed, Transaction amount below Minimum amount allowed, Level – Institution
325	Velocity Check Failed, Transaction amount exceeds Maximum amount allowed, Level – Terminal
326	Velocity Check Failed, Transaction amount exceeds Maximum amount allowed, Level – Merchant
327	Velocity Check Failed, Transaction amount exceeds Maximum amount allowed, Level – Institution
328	Velocity Check Failed, Level – Terminal
329	Velocity Check Failed, Level – Merchant
330	Velocity Check Failed, Level – Institution
331	Velocity Check Failed, Transaction exceeds, Daily Total transaction count, Level – Terminal
332	Velocity Check Failed, Transaction exceeds, Daily Total transaction count, Level – Merchant
333	Velocity Check Failed, Transaction exceeds, Daily Total transaction count, Level – Institution
334	Velocity Check Failed, Transaction amount exceeds, Daily Total transaction amount allowed, Level – Terminal
335	Velocity Check Failed, Transaction amount exceeds, Daily Total transaction amount allowed, Level – Merchant
336	Velocity Check Failed, Transaction amount exceeds, Daily Total transaction amount allowed, Level – Institution

337	Velocity Check Failed, Transaction exceeds Total transaction count of this Card, Level – Terminal
338	Velocity Check Failed, Transaction exceeds Total transaction count of this Card, Level – Merchant
339	Velocity Check Failed, Transaction exceeds Total transaction count of this Card, Level – Institution
340	Velocity Check Failed, Transaction exceeds, Weekly Total transaction count, Level – Terminal
341	Velocity Check Failed, Transaction exceeds, Monthly Total transaction count, Level – Terminal
342	Velocity Check Failed, Transaction exceeds, Weekly Total transaction count, Level – Merchant
343	Velocity Check Failed, Transaction exceeds, Monthly Total transaction count, Level – Merchant
344	Velocity Check Failed, Transaction exceeds, Weekly Total transaction count, Level – Institution
345	Velocity Check Failed, Transaction exceeds, Monthly Total transaction count, Level – Institution
346	Velocity Check Failed, Transaction amount exceeds, Weekly Total transaction amount allowed, Level – Terminal
347	Velocity Check Failed, Transaction amount exceeds, Monthly Total transaction amount allowed, Level – Terminal
348	Velocity Check Failed, Transaction amount exceeds, Weekly Total transaction amount allowed, Level – Merchant
349	Velocity Check Failed, Transaction amount exceeds, Monthly Total transaction amount allowed, Level – Merchant
350	Velocity Check Failed, Transaction amount exceeds, Weekly Total transaction amount allowed, Level – Institution
351	Velocity Check Failed, Transaction amount exceeds, Monthly Total transaction amount allowed, Level – Institution
401	Destination is not configured
402	Cannot lookup Destination to send message
403	Unable to route Message to Destination

404	Unable to get routing details
405	Destination does Not Logged on
501	Refer to card issuer
502	Refer to card issuer, special condition
503	Invalid Merchant or Service Provider
504	Pick-up card
505	Do not honour
506	Error
507	Pick-up card, special condition
508	Honour with identification
509	Request in progress
510	Approved, partial
511	Approved, VIP
512	Invalid transaction
513	Invalid amount
514	Invalid card number
515	No such issuer
516	Approved, update track 3
517	Operator Cancelled
518	Customer dispute
519	Re-enter transaction
520	Invalid response
521	No action taken
522	Suspected malfunction
523	Unacceptable transaction fee
524	File update not supported
525	Unable to locate record
526	Duplicate record

527	File update edit error
528	File update file locked
530	File update failed
531	Bank not supported
532	Completed partially
533	Expired card, pick-up
534	Suspected fraud, pick-up
535	Contact acquirer, pick-up
536	Restricted card, pick-up
537	Call acquirer security, pick-up
538	PIN tries exceeded, pick-up
539	No credit account
540	Function not supported
541	Lost card (Contact Bank)
542	No universal account
543	Stolen card
544	No investment account
551	Not sufficient funds (Client to Contact Bank)
552	No check account
553	No savings account
554	Expired card (Contact Bank)
555	Incorrect PIN
556	No card record
557	Transaction not permitted to cardholder
558	Transaction not permitted on terminal
559	Suspected fraud
560	Contact acquirer
561	Exceeds withdrawal limit

562	Restricted card
563	Security violation
564	Original amount incorrect
565	Exceeds withdrawal frequency
566	Call acquirer security
567	Hard capture
568	Response received too late
575	PIN tries exceeded
576	Approved country club
577	Intervene, bank approval required
578	Original transaction could not be found
579	approved administrative transaction
580	Approved national negative file hit OK
581	Approved commercial
582	No security module
583	No accounts
584	No PBF
585	PBF update error
586	Invalid authorization type
587	Bad Track 2 bank offline
588	PTLF error
589	Invalid route service
590	Cut-off in progress
591	Issuer or switch inoperative
592	Routing error
593	Violation of law
594	Duplicate transaction
595	Reconcile error

596	Communication System malfunction
597	Communication Error
598	Exceeds cash limit
599	Host Response, Please check bank response code
5N0	Unable to authorize / Card type incorrect
5N1	Invalid PAN length
5N2	Preauthorization full
5N3	Maximum online refund reached
5N4	Maximum off-line refund reached
5N5	Maximum credit per refund
5N6	Maximum refund credit reached
5N7	Decline for cvv2 failure
5N8	Over floor limit
5N9	Maximum number refund credits
5O0	Referral file full
5O1	NEG file problem
5O2	Advance less than minimum
5O3	Delinquent
5O4	Over limit table
5O5	PIN required
5O6	Mod 10 check
5O7	Force post
5O8	Bad PBF
5O9	NEG file problem
5P0	CAF problem
5P1	Over daily limit
5P2	CAPF not found
5P3	Advance less than minimum

5P4	Number of times used
5P5	Delinquent
5P6	Over limit table
5P7	Advance less than minimum
5P8	Administrative card needed
5P9	Enter lesser amount
5Q0	Invalid transaction date
5Q1	Invalid expiration date
5Q2	Invalid transaction code
5Q3	Advance less than minimum
5Q4	Number of times used
5Q5	Delinquent
5Q6	Over limit table
5Q7	Amount over maximum
5Q8	Administrative card not found
5Q9	Administrative card not allowed
5R0	Approved administrative request
5R1	Approved administrative request
5R2	Approved administrative request
5R3	Chargeback-customer file updated
5R4	Chargeback-customer file updated -acquirer not found
5R5	Chargeback-incorrect prefix number
5R6	Chargeback-incorrect response code or CPF configuration
5R7	Administrative transactions not supported
5R8	Card on national negative file
5S4	PTLF full
5S5	Chargeback-approved, customer file not updated
5S6	Chargeback-approved, customer file not updated, acquirer not found

5S7	Chargeback-accepted, incorrect destination
5S8	ADMN file problem
5S9	Unable to validate PI
5T1	Invalid credit card advance amount
5T2	Invalid transaction date
5T3	Card not supported
5T4	Amount over maximum
5T5	CAF status = 0 or 9
5T6	Bad UAF
5T7	Cash back exceeds daily limit
5T8	Multiple invalid required fields
601	System Error, Please contact System Admin.
602	System Error, Please try again
603	Transaction timed out.
604	Invalid Card Number.
605	Invalid CVV.
606	Invalid Track Id.
607	Invalid Terminal Id.
608	Invalid Address.
609	Invalid Terminal Password.
610	Invalid Action Code.
611	Invalid Currency Code.
612	Invalid Transaction Amount.
613	Invalid Transaction Reference.
614	Invalid User Fields.
615	Invalid City.
616	Invalid characters encountered.
617	Invalid Card Expiry Date.

618	Invalid State
619	Invalid Country
620	Invalid Cardholder Name.
621	Invalid Zip Code.
622	Invalid IP Address.
623	Invalid Email Address.
624	Transaction cancelled by the user.
625	3D Secure Check Failed, Cannot continue transaction
626	Invalid CVV,CVV Mandatory.
627	Capture not allowed, Mismatch in Capture and Original Auth Transaction Amount.
628	Transaction has not been Captured/Purchase, Refund not allowed.
629	Refund Amount exceeds the Captured/Purchase Amount.
630	Transaction is Void, Capture not allowed.
631	Transaction has been Captured, Void Auth not allowed.
632	Original Transaction not found.
633	Transaction already Refunded, Duplicate refund not allowed.
634	Transaction is Void, Refund not allowed.
635	Transaction has been Captured, Multiple captures not allowed.
636	Transaction has been Voided , Multiple voids not allowed.
637	A purchase transaction cannot be captured. It should be an Auth transaction.
638	Purchase transaction cannot be Voided.
639	Invalid Void Transaction, Void and Original Auth Transaction Amount mismatched.
640	Refund transaction in progress, Cannot process duplicate transaction
641	Capture transaction in progress, Cannot process duplicate transaction
642	Void Auth transaction in progress, cannot process duplicate transaction
644	Transaction is fully refunded, refund not allowed

645	Transaction is chargeback transaction, refund not allowed
646	Transaction is chargeback transaction, refund amount exceeds allowed amount
647	Invalid subscription type
649	Invalid payment cycle
650	Invalid payment start date
651	Invalid payment days
652	Invalid payment Method
653	Terminal not allow for recurring payment
654	Invalid Recurring Amount
655	Invalid payment type
656	Invalid No of recurring payment
657	Recurring cycle limit exceeds, cannot set recurring for more than 2 years
658	Amount 0.00 is not supported for Pre-auth transaction
659	Message Authentication Failed
660	Invalid tran message id
661	Invalid original action code
662	Original transaction was done by different terminal
663	Transaction inquiry failed
664	Currency Code is not matching with transaction currency
665	TrackId is not matching with transaction trackid
670	Transaction has been Refunded, Void Purchase not allowed
671	Void Purchase not allowed for PreAuth Transaction
672	Transaction is Purchase, Void Refund not allowed
673	Transaction is Pre-Auth, Void Refund not allowed
674	Transaction is Void Purchase, Void Refund not allowed
675	Transaction is Capture, Void Refund not allowed

676	Transaction is Void Auth, Void Refund not allowed
677	Void Purchase not allowed, Mismatch in Void Purchase and Original Purchase Transaction Amount
678	Void Refund not allowed, Mismatch in Void Refund and Original Refund Transaction Amount
699	Transaction timed out from bank