



Paytm Wallet Async API Integration Document

Version 1.7



Contents

Introduction	3
Merchant Sales Wallet To User Wallet API	4
Check Txn Status API	9
Frequently Asked Questions	11
Appendix	13



Introduction

Merchant can transfer funds to a wallet linked to customer's email id or mobile number using merchant sales wallet to user wallet API. This API can be used in three ways:

1. Send money to an existing and verified account linked to email/mobile
2. Send money to only an existing account linked to email/mobile
3. Send money to an existing/new account linked to email/mobile

For case 1, merchant need to call the API twice – first with request type as VERIFY and then if response is true, call the API again with request type as NULL

For case 2, merchant need to call the API only once with 'appliedToNewUser' flag as "N"

For case 3, merchant need to call the API only once with 'appliedToNewUser' flag as "Y"

Note:- In case, transaction was not processed and credited to User's wallet, transaction would be rolled back and credited to Sub-wallet in T+2* days or number of days passed in request. Reasons for transaction not getting processed are:

- User's wallet limits (balance / throughput) do not allow the requested amount credit
- User's wallet does not exist

Service Endpoints

- Production: <https://trust.paytm.in>
- Staging: <https://trust-uat.paytm.in>

All API calls are POST calls, Common HTTP headers across all API calls.

Content-Type: application/json

MID: ##Merchant ID##

Checksumhash: ##Checksum Hash##

**** Checksumhash is calculated by checksum utility**

Checksum Integration



checksumServiceHelper.generateChecksum("AesKey","body");

- **AesKey** is shared by wallet team after creating new merchant. It's unique across merchants.
- **body** contains the json request.

It will return checksum hash which needs to be added to the header as value of key "checksumhash". Merchant id needs to be provided as value of key "mid".

Merchant Sales Wallet To User Wallet API

This API is used to transfer amount to user wallet from merchant's sub wallet.

API: /wallet-web/asyncSalesToUserCredit

checksum enabled: YES

Sample Request JSON:

```
{
  "request": {
    "merchantGuid": "125fd26c4d9811e2b20ce89a8ff309ea",
    "salesWalletName": null,
    "salesWalletGuid": "C22202C0152C11E381FB3859F9E35B01",
    "payeeEmailId": null,
    "payeeSsold": "2782872",
    "merchantOrderId": "PayTM1234",
    "amount": 10,
    "currencyCode": "INR",
    "callbackURL": "https://paytm.com/market/salesToUserCredit"
  },
  "metadata": "Testing",
```



```
"ipAddress": "127.0.0.1",  
"platformName": "PayTM",  
"operationType": "SALES_TO_USER_CREDIT"  
}
```

Attribute Definition:

Query Variable	Description	Data Type	Comments
requestType	if you want to use this api for verification purpose then pass VERIFY value into this, otherwise pass null	String	N
merchantGuid	Unique guid shared by Paytm	Double	Y
merchantOrderId	Merchant txn reference number which must unique for each transaction	String	Y
salesWalletName	Merchant sub wallet name from where you want to transfer money, if you have.	String	N
salesWalletGuid	Merchant sub wallet ID from where you want to transfer money, if you have.	String	Y
payeeEmailId, payeePhoneNumber,payeeSsoId	user email id/phone number/cust_id. In request either you have to send user's email / phone number or sso_id	String	Y
appliedToNewUsers	If it is "Y" then wallet have to hold money for x amount of days if user not exist on our system. After that the amount is refunded to merchant sub wallet. If it is "N" then if user is not exist at wallet end we directly refund this amount to merchant sub wallet		N
amount	Bonus amount	String	Y
currencyCode	Currency code	String	Y



callbackURL	URL where async response will be posted	String	Y
ipAddress	Merchant production server IP	String	Y
platformName	PayTM	String	Y
operationType	SALES_TO_USER_CREDIT	String	Y
cashbackPPIType	To provide the PPI parameter, to select paytm wallet or PaytmCash(Loyalty Points) 0 = Paytm Main Wallet 11 = PaytmCash	Integer	N
channel	UPI_CHANNEL, mandatory for UPI	String	O

Note : appliedToNewUsers fields can contains either Y or N. Y stands for you are requesting this API for new user. N means this API is calling for existing user.

Sample Response:

Success:

```
{  
  "requestGuid": null,  
  "orderId": "PayTM1234",  
  "statusCode": "ACCEPTED",  
  "statusMessage": "ACCEPTED",  
  "response": null,  
  "metadata": null  
}
```

Failures:

```
{  
  "requestGuid": null,  
  "orderId": "PayTM1234",  
  "statusCode": "GE_0001",  
  "statusMessage": "Unknown Error",  
}
```



```
"response":null,
"metadata": null
}
{
  "requestGuid": null,
  "orderId": "PayTM1234",
  "statusCode": "GE_0001",
  "statusMessage": "Unknown Error",
  "response":null,
  "metadata": null
}
{
  "requestGuid": null,
  "orderId": "PayTM1234",
  "statusCode": "GE_1045",
  "statusMessage": "Callback URL not found in request.",
  "response":null,
  "metadata": null
}
```

Async callback sample response

```
{
  "requestGuid": "a5e3e420-f5ce-11e2-a96c-3859f9e35b01",
  "orderId": "Paytm1234",
  "statusCode": "SUCCESS",
  "statusMessage": "SUCCESS",
  "response": {
    "walletSysTransactionId": "a5f06740-f5ce-11e2-a96c-3859f9e35b01"
```



```
},  
  "metadata": "Testing Data"  
}  
  
{  
  "type": null,  
  "requestGuid": null,  
  "orderId": "Paytm1234",  
  "statusCode": "STUC_1007",  
  "statusMessage": "Invalid merchantOrderId, systemTxnRequest with given  
merchantOrderId already exist.",  
  "response": null,  
  "metadata": null  
}
```

Attribute Definition:

Result Variable	Description	Data Type
requestGuid	This should be null on check balance	String
orderId	merchant txn reference number	String
statusCode	wallet operation result	String
statusMessage	wallet operation result	String
walletSysTransactionId	Wallet txn id	String
Metadata		String



Check Txn Status API

This API provides status of given transaction. This API can be called whenever the response of the transaction is either pending or is not received.

Request Headers:

Staging URL: <https://trust-uat.paytm.in/wallet-web/txnStatusList>

Production URL: <https://trust.paytm.in/wallet-web/txnStatusList>

Sample Request:

```
{
  "request": {
    "requestType": "merchanttxnId",
    "txnType": "SALES_TO_USER_CREDIT",
    "txnId": "14431"
  },
  "mId": "100006068642"
},
"ipAddress": "127.0.0.1",
"platformName": "PayTM",
"operationType": "CHECK_TXN_STATUS",
"channel": "",
"version": ""
}
```

Attribute Definition:

Query Variable	Description	Attribute	Comments
requestType	requestType fields can contains below value: • merchantTxnid // search based on Merchant order id • walletTxnid // search based on Paytm Txn Id • refundrefTxnid // search based on refund reference id	String	Mandatory
txnType	For fetching a particular type txn status, need to send txnType SALES_TO_USER_CREDIT //Sales to user wallet credit	String	Mandatory
txnId	txn id w.r.t request type and txn type	String	Mandatory



platformName	PayTM	String	Mandatory
operationType	CHECK_TXN_STATUS	String	Mandatory
merchantGuid	Merchant Guid	String	Mandatory

STATUS QUERY IMPACT

If an order has been acknowledged, but not processed at the time, then if you do status query for the same order then you'll get following response:

```
{
  "txnlist":
  [{
    "txnGuid":"1529223",
    "txnAmount":50.0,
    "status":1,
    "message":"SUCCESS",
    "txnErrorCode":null,
    "ssold":"9234583813",
    "txnType":"SALES_TO_USER_CREDIT",
    "merchantOrderId":"K69956677067M35",
    "pgTxnId":"null",
    "pgRefundId":"null",
    "cashbackTxnId":null,
    "isLimitPending":false,
    "mId":"100006068642"
  ]
}
```



Frequently Asked Questions

1. I want to cancel amount credited to user's wallet. How to do it?

Once the amount is credited to user's wallet, amount can not be rolled back to merchant's wallet. A transactions can be cancelled only if the amount is not credited to user's wallet.

2. Do you provide Test card details to test the transaction?

No, we do not provide test card detail for testing on staging server. On staging merchant can use his/her own card and amount will not be deducted, but make sure merchant will not do add and pay transaction.

3. What are these response codes and the meaning of the same?

Response code helps to understand the status of the transaction. List is provided in annexure.

4. I want to restrict the user to use the balance only at my platform. How to do that?

For limiting the user to use the amount at merchant's platform, merchant can use Closed Loop wallet API. Please ask for integration document for crediting to Closed Loop wallet.

5. Checksum generation has failed. What should I do?

Checksum can get failed due to below given few reasons:

Merchant is using wrong user key or mac key.

Merchant is not passing correct request parameters.

Merchant is not creating correct md5 (which is calculated upon the request body)

Please check

the above parameters and if still Checksum generation is failing, please contact our integration team.

6. Can the gratification amount credited to wallet have validity?

No, money credited to user's semi-closed wallet balance can not expire. User can keep the balance in wallet as long as he wants.

7. The transactions are failing because of low balance in sub-wallet. What should be done?

Please transfer more balance into Paytm's bank account after contacting the sales executive. He will help in getting your sub-wallet topped-up once the amount is credited to Paytm's account.

8. What will happen in case paytm wallet does not exist for mobile number sent in API request?

In such case, user will get a message with link to create paytm wallet. The message will also state that user has received 'x' amount from 'abc' merchant. The user will get a window of 2 days to create his Paytm wallet, at the end of which the money will be rolled back to merchant's wallet if the user's wallet is not created.

Appendix

API Response Codes

1. These come in body#statusCode
 - a. No transaction found response: Sample
: {"type":null,"requestGuid":null,"orderId":null,"status":null,"statusCode":"GE_1009","statusMessage":"Invalid transaction id.", "response":null,"metadata":null}
 - GE_1009- Invalid Txn Id.
 - GE_1=Unauthorized Access
 - GE_2=Bad request
 - GE_3=Internal server error.
 - GE_4=Unusable cache
 - GE_0000=System not configured
 - GE_0001=Unknown error
 - GE_0002=Security related problem
 - GE_0003=We could not get the requested details. Please try again.
 - GE_1000=User not logged in
 - GE_1001=Session timed out
 - GE_1002=User not authorized to perform this operation
 - GE_1003=Invalid user id
 - GE_1004=Unable to perform database operation
 - GE_1005=User identity can not be established.
 - GE_1006=Object could not be found
 - GE_1007=Invalid Transaction Amount.
 - GE_1008=Invalid HMAC Value
 - GE_1009=Invalid transaction id.
 - GE_1010=We could not get the requested details. Please try again.
 - GE_1011=Please enter a valid email
 - GE_1012=Invalid Pincode.
 - GE_1013=Error in retrieving state list.
 - GE_1014=City list unavailable .
 - GE_1015=Duplicate entity.
 - GE_1016=Payment gateway error
 - GE_1017=Invalid merchant.
 - GE_1018=Invalid currency code
 - GE_1019=Unable to fetch wallet balance.
 - GE_1020=Can't established User/Merchant identity against given transaction id.
 - GE_1021=Got invalid status code from PG.

- GE_1022=Failed to revert back money to system wallet after system wallet run into negative balance.
- GE_1023=DB discrepancy, user exist but no corresponding wallet entry found.
- GE_1024=DB discrepancy, merchant exist but no corresponding wallet entry found.
- GE_1025=User doesn't exist, sent wallet create invitation.
- GE_1026=We can not process your request. Please try later.
- GE_1027=User doesn't exist.
- GE_1028=System wallet ran into negative balance - Money reverted back to system wallet.
- GE_1029=Unable to rollback money to user's wallet in case of PG refund failure case.
- GE_1030=User currency code mismatch with request.
- GE_1031=Url timed out.
- GE_1032=Please enter a valid mobile
- GE_1033=Found multiple accounts with same phone no. and all are unverified.
- GE_1034=Found multiple accounts with same mail-id and all are unverified.
- GE_1035=Merchant is in inactive state.
- GE_1036=Beneficiary Not Found
- GE_1036=Invalid params value for fetching txn status from PG end.
- GE_1037=Got null response from PG end for simple refund process.
- GE_1038=Got null/empty list response from PG end for txn status check.
- GE_1039=Error while updating entity.
- GE_1040=Unable to fetch sub wallets of merchant.
- GE_1041=We could not get the requested details. Please try again.
- GE_1042=Timeout From Wallet Web
- GE_1043=Merchant does not exist
- GE_1044=Request already acknowledged
- GE_1045=Callback URL not found in request.
- GE_1046=Request can not be cancelled as txn is not in pending state.
- GE_1047=Updated row count not equal to total list size
- GE_1048=Duplicate request.
- GE_1049=Invalid Checksum value.
- GE_1050=Invoice type merchant can only have zero commission value.
- GE_1051=Duplicate reference id. Provide new reference id to process the refund.

- b. Error Codes for failed/pending transactions. These error codes come in txnStatusList[x].txnErrorCode field.

Sample

```
{
  "txnList": [ {
    "txnGuid": "2434780814",
    "txnAmount": 209,
    "status": 2,
    "message": "FAILURE",
    "txnErrorCode": "RWL_1001",
    "ssold": "1281351",
    "txnType": "MERCHANT_TO_USER_WALLET_CREDIT",
    "merchantOrderId": "1852181176",
    "pgTxnId": "5724879843",
    "pgRefundId": "null",
    "cashbackTxnId": null,
    "isLimitPending": false
  } ]
}
```

-
-
- WM_1006 :Balance Fail
- *RWL_1000=May exceed maximum allowed balance
- *RWL_1000_NONKYC=May exceed maximum allowed balance
- *RWL_1001=Exceeds allowed maximum credit throughput
- *RWL_1001_NONKYC=Exceeds allowed maximum credit throughput
- RWL_2001
= You cannot do txns of amount greater than the allowed debit limit on your wallet.
- RWL_2001_NONKYC
= You cannot do txns of amount greater than the allowed debit limit on your wallet.
- RWL_0004=Exceeded maximum no of allowed transactions
- RWL_0001=General Limit Error.
- RWL_0001_NONKYC=General Limit Error.
- RWL_0002=Exceeded maximum allowed transacted amount
- RWL_0003=Exceeded maximum per transaction amount
- STUC_1000=Sales wallet not found, please verify walletGuid.
- *STUC_1001=Payee wallet could not found.
- STUC_1002=Payee record not found, please verify emailId/ssold.
- STUC_1003=Merchant can't transfer money to his own wallet.
- STUC_1004=Invalid salesWalletGuid, as given wallet is not of type sales wallet.



- STUC_1005=Invalid salesWalletName/salesWalletGuid parameter, please verify.
- STUC_1006=Invalid merchantOrderId parameter value.
- STUC_1008=Invalid userId, email or phone no.
- STUC_1009=sales to user credit txn not found.
- STUC_1007=Invalid merchantOrderId, systemTxnRequest with given merchantOrderId already exist.