# **Frequently Asked Questions**

Question : Do we provide Sandbox environment or Test environment?

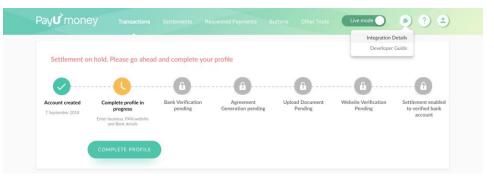
Ans: Yes, as a merchant you will get the Sandbox environment credentials.

How to use the sandbox environment?

1. Go to your PayUmoney dashboard and on top left use the toggle to switch between Test mode/Live mode



On header click on the "integration icon" to get the "integration details".



2)"Sorry some problem occurred" error is being displayed while doing transaction on Production/Ttest environment.

Answer: You might be using wrong credentials or base URL while making payment.

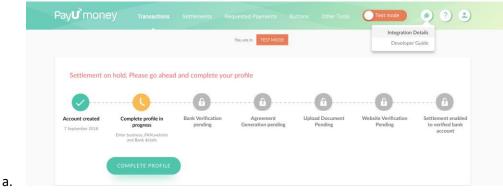
Question : Is any approval required in Sandbox Mode (Test environment)?

Ans: No, you do not need any approval for sandbox. You can use sandbox mode after the signup on PayUmoney without any transaction limit.

Question : What are the test card details to do a test transaction in Sandbox Mode?

Ans: Youcan find the test credentials on Integration Page

- 1. Go to Payumoney dashboard with URL www.payumoney.com
- 2. Go to integration details page



3. Find the Test credentials and test card details on the screen

Eve	ything you need for Integration!
Here are your Integration C	edentials
Live Credentials	Test Credentials
Merchant Key	Test Key
DRB8zSHw	DRB8zSHw
Merchant Salt	Test Salt
lUTwjaHcDh	lUTwjaHcDh
Auth Header	Test Auth Header
tm57fCgacGeZnXTvYWcaK046DKPvO1f	hRABSsLltdE= tm57fCgacGeZnXTvYWcaK046DKPvO1ffhRABSsLltdE=
	Test card details

For your Information below is the test card details for doing a test transaction in the Sandbox mode.

## Master card:

- Card No 5123456789012346
- Expiry 05/2020
- CVV 123
- Name Test

#### Visa Card

- Card No 4012001037141112
- Expiry 05/2020
- CVV 123

Name: Test

Question : Will webhook work in Sandbox mode?

**Answer:** No right now the webhook will not work for sandbox. We are working on this and we will let you know when it is available.

Question : Will settlement happen in sandbox.

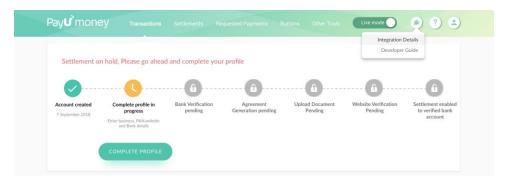
Ans: No, the settlement will only be done in production mode. Settlement will be enabled on your account when your website is approved, and documents are verified as shown on top of dashboard

Settlement o	n hold, Please go ahead	l and complete you	r profile			
0		···· A ····	A			A
Account created 7 September 2018	Complete profile in progress Enter business, PAN,website and Bank details	Bank Verification pending	Agreement Generation pending	Upload Document Pending	Website Verification Pending	Settlement enabled to verified bank account

Question: here will I find my merchant & salt key?

Ans: You can find your exclusive Live key and salt at :

- 1.Login to PayuMoney Dashboard
- 2.At top right corner click plugin icon(Integration details) to get Merchant key & Merchant Salt.



Everything you r	need for Integration!			
Here are your Integration Credentials				
Live Credentials	Test Credentials			
Merchant Key	Test Key			
DRB8zSHw	DRB8zSHw			
Merchant Salt	Test Salt			
IUTwjaHcDh	lUTwjaHcDh			
Auth Header tm57fCgacGeZnXTvYWcaK046DKPvO1ffhRABSsLltdE=	Test Auth Header tm57fCgacGeZnXTvYWcaK046DKPvO1ffhRABSsLltdE=			
	Test card details			

8) What all platforms are supported by PayUMoney ?

Ans: You can do integration with PayUMoney with any platform if you will pass all 11 mandatory parameters properly. We have sample code available in

- PHP
- ASP.NET
- ASP JAVA
- Python
- Ruby On Rail
- VB.net
- Android SDK
- Android SDK Webview
- iOS SDK Native
- IOS SDK Webview.

Kindly refer the below URL for all the platforms available with Payumoney:

https://developer.payumoney.com/redirect/

Question: Where can I find the Plugins and Kits for PayUMoney?

Ans:

**For KITS**: PHP/Asp.net/Asp/JAVA/ROR/Python/JSP use the below link:

https://developer.payumoney.com/redirect/

For Platform plugins like Woocommerce/Magento/etc. use the below link:

https://developer.payumoney.com/plugins/

Question: What are the types of checkouts that PayUMoney offers?

Ans:

### Website Integration

Redirect checkout: A checkout page which redirects from your website to PayUmoney branded page, for more details see below link:

https://developer.payumoney.com/redirect/

Bolt: A checkout for seamless experience where users are not redirected from merchant's website, for more details see the below link:

https://developer.payumoney.com/bolt-checkout/

#### **Mobile Integration**

Android SDK: <u>https://developer.payumoney.com/android/</u>

IOS SDK: <u>https://developer.payumoney.com/ios/</u>

Question: My platform is not supported with PayUMoney, can I still proceed with Integration?

Ans: Yes , you can go with button integration i.e. express integration process . You do not need any documentation to be done and you are good to go with taking payments from clients.

Question: I don't have a developer, can PayUMoney help me do customization on my website?

Ans: No, we cannot help with customization in your website. If you need to get it done, then we have customization team available who will help you with this. But it will be chargeable.

## Question: What is Bolt Checkout?

Ans: Bolt Checkout : It is just like an I-frame in which no redirection will happen on payment page. Only one pop up will appear for payment page. It will give you seamless experience.

Question: How can I get more successful transactions on my website?

Answer

- We recommend that email and mobile of the consumer is passed to payment request for fetching saved cards and hence better success rates and lesser abandonment.
- You should not show any intermediate page between your Checkout Page and PayUMoney Payment Page.
- Both payment request and signature hash need to be verified to avoid man in the middle attacks.
- Before transaction response is displayed to the user, please verify the authenticity of the transaction by generating a response hash.
- You should check if you are getting all the correct parameters back correctly in response on the return URL to mark the transaction as success.
- You should do a successful transaction on PayUmoney before pushing the code live on your website for your consumers.
- You should pass all mandatory parameter as present while doing integration. View "Integration reference" in the following URL <a href="https://developer.payumoney.com/bolt-checkout/">https://developer.payumoney.com/bolt-checkout/</a>

- о Кеу
- o First name
- o Amount
- o Txn-ID
- o Email-ID
- o Phone
- Product Info
- o Success URL
- o Failure URL
- o Hash
- Service\_Provider
- You should pass email-id and phone number from checkout page to PayUmoney page.
- We recommend implementing the payment webhook so that you get an assured response for every transaction which is independent of customers internet speed. Please use the following link for webhook details <a href="https://developer.payumoney.com/general/">https://developer.payumoney.com/general/</a>
- Design Recommendations:

a) On merchant pages before opening the payment page, we recommend to show which payment modes are supported. Specially where multiple PGs are integrated on your website.

b) On merchant pages before opening the payment page, we recommend to show whether international cards are supported or not.

Question: Do you provide bulk invoicing option?

Ans: Yes, we provide bulk invoicing option. We have released new feature **Invoicing Excel Plugin** for bulk invoice. It is an MS-Excel add-in to create and manage invoices in bulk from the tool (Excel) itself. Please view following link for more details: <u>https://www.payumoney.com/product/excel-payment.html</u>

**Question**: Have installed PayUMoney plugin but not able to see PayUMoney option in e-commerce dashboard.

Ans: If you are not able to see PayUMoney, in case of Magento, you need to enter Route to PayUMoney percent to 100. In other CMS tools, you need to re-integrate again.

Question: Can I send payment link and collect payments through email/SMS?

Ans: You can go with email invoice API, SMS invoice API or Bulk invoice API.

- Email and SMS invoice API: PayUMoney APIs to create, search and manage a payment link or an email/SMS Invoice.
- Bulk invoicing : For creating invoices in bulk amount.

Use the below link for more details: <u>https://developer.payumoney.com/invoicing/</u>

Question: What if anyone can do false payment in our website, what can do to prevent it?

Ans: For preventing data tampering, please match the reverse hash at your end with the response hash.

For Integration kindly refer the below links:

- Bolt checkout: https://developer.payumoney.com/bolt-checkout/
- Redirect checkout: https://developer.payumoney.com/redirect/

- Android: https://developer.payumoney.com/android/
- IOS: https://developer.payumoney.com/ios/