UPI QR Payment API Document

API stands for Application Programming Integration which is widely used to integrate and enable interaction with other software, much in the same way as a user interface facilitates interaction between humans and computers. Our API codes can be easily integrated to any web or software application.

API Services List

- UPI VPA Verify
- UPI Payment
- QR Code Generate − Payment Collection
- Account Balance
- Transaction Status
- Transaction Status QR Collection
- JWT Encode

For Production (Live) Environment
You need production (live) URL for real time bill payment transaction so mail us @ info@apiscript.in for production credential like secret key, IP address white listing etc. Production URL: https://upi.apiscript.in/

Postman Collection for UPI QR Payment API

For quick development use this postman collection request data and response data.

Download URL: https://apiscript.in/UPI_Payment_Production.postman_collection.json

Parameter is used for API Request

Parameter Name	Description
username	**Required** - User Name for API Access
pwd	**Required** - Password for API Access
vpa	**Required** – Virtual Payment Address for UPI Payment
mobile_no	**Required** – Customer Mobile No 10 Digit (Numeric)
customer_name	**Required – Customer Name (Alpha Spacce)**
amount	**Required** - Amount for transaction to UPI payment
client_id	**Required** - Your Unique Transaction ID (Only Number Accept)
token	**Required** - Every API request. It is use for security purpose. Check how token parameter is passed.

Common API Request Format UPI VPA Verification and UPI Payment

UPI VPA Verification and UPI Payment API Request

Verify UPI VPA URL : https://upi.apiscript.in/verify_upi_vpa

Post Data: username=GU138805&pwd=123123&vpa=chiragsathit-3%40okhdfcbank&mobile_no=9825378495&client_id=101&token=eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJUaW1lU3RhbXAiOiIxNzExMTc2MzM2IiwiRW1haWxJRCI6ImluZm9AYXBpc2NyaXB0LmluIn0.u8s2Ib576iwOAyJHPdmYshWTeyIWEcE2SZd4bqM72rg

Response for Success:

{"transaction_id":800744,"vpa":"chiragsathit-3@okhdfcbank","mobile_no":"9825378495","account_name_as_per_bank":"Chirag Sathvara","clinet_id":101,"is_verify":"true","message":"Your VPA address verify successfull.","error_code":0}

Response for Error:

{"message":"Paramenter is missing.","error_code":"1"}

UPI Payment URL : https://upi.apiscript.in/fund_transfer

Post Data:

username=GU138805&pwd=123123&customer_name=Chirag%20Sathvara&vpa=chiragsathit%40okaxis&mobile_no=9825378495&amount=100&client_id=100&token=eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJUaW1lU3RhbXAiOiIxNzExMTc0MTkziiwiRW1haWxJRCI6ImluZm9AYXBpc2NyaXB0LmluIn0.AF-rrm23XgfDKQ-TBmc3WDwqFmreLXuTgTMkLId-bsA

Response for Success:

{"error_code":0,"message":"Transaction is in under process","transaction_details":{"transaction_id":800672,"amount":100,"vpa":"chiragsathit@okaxis","customer_name":"Chirag Sathvara","service_charge":15.00,"bank_ref_no":"","status":"Pending","client_id":100}}

Response for Error:

{"message":"Paramenter is missing.","error_code":"1"}

Generate QR Code

URL: https://upi.apiscript.in/generate_qr_code

Post Data:

username=GU138805&pwd=123123&email_id=chiragsathit%40gmail.com&customer_name=Chirag%20Sathvara&mobile_no=9825378495&client_id=1&token=eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJUaW1lU3RhbXAiOiIxNzExMTc3NDk1IiwiRW1haWxJRCI6ImluZm9AYXBpc2NyaXB0LmluIn0.F8t7Vi3OVAJCti5A-uOi_4QIFAlOgQJ8B-YSR6iqY44

Response for Success:

{"error_code":0,"message":"QR Code Generated Successful.","transaction_id":3,"utility_account_no":"cust_Np2dJIp1T0cw33","qr_string":"upi://pay?ver=01\u0026mode=19\u0026pa=eko159138.rzp@icici\u0026pn=Eko\u0026tr=RZPNp2dJhJVs6hytVqrv2\u0026cu=INR\u0026mc=4814\u0026qrMedium=04\u0026tn=PaymenttoEko","graph_data":null,"transaction_date":"2024-03-23","ref_id":"qr_Np2dJhJVs6hytV","status":"Success"}

Response for Error:

{"message":"parameter is missing.","error_code":1}

For Call back Response for Successful Payment:

Method: POST

qr_payment=

%7B%22transaction_id%22%3A10%2C%22amount%22%3A100%2C%22utility_account_no%22%3A155%2C%22bank_ref_no%22%3A%22500%22%2C%22status%22%3A%22Success%22%2C%22error_code%22%3A0%2C%22message%22%3A%22Payment+Successful%22%7D

To register your call back URL Email us @ info@apiscript.in

Display QR Images on Your Website or Mobile App:

https://chart.googleapis.com/chart?chs=150x150&cht=qr&chl=

chl=UrlEncoded(qr_string)

Transaction Status UPI Payment

URL : https://upi.apiscript.in/status

Post Data:

username=your_username&pwd=your_password&transaction_id=2&token=EncryptToken

or

username=your_username&pwd=your_password&client_id=100&token=EncryptToken

API Response for Success:

{"error_code":0,"message":"Transaction details found.","transaction_details":{"transaction_id":800817,"amount":100.00,"vpa":"chiragsathit @okaxis","customer_name":"Chirag","service_charge":115.00,"bank_ref_no":null,"status":"Pending","client_id":100}}

status possible values are:

1) **Pending** = Wait response from operator (Call Transaction Status API After 5 Minutes or Register Call back URL)

2) **Success** = Successful Transaction

3) **Failure** = Failure Transaction

4) **RefundPending**

API Response for Error:

{"message":"Paramenter is missing.","error_code":"1"}

Transaction Status QR Collection

URL : https://upi.apiscript.in/qr_collection_status

Post Data:

username=your_username&pwd=your_password&transaction_id=2&token=EncryptToken

API Response for Success:

{"error_code":0,"message":"Transaction details found.","transaction_details":{"transaction_id":1,"amount":10.000,"customer_name":"Chirag Sathvara","bank_ref_no":"408215825970","status":"Pending"}}

status possible values are:

1) **Pending** = Wait response from operator (Call Transaction Status API After 5 Minutes or Register Call back URL)

2) **Success** = Successful Transaction

3) **Failure** = Failure Transaction

4) **RefundPending**

API Response for Error:

{"message":"Paramenter is missing.","error_code":"1"}

Account Balance

URL : https://upi.apiscript.in/account/balance

Post Data: username=your_username&pwd=your_password&token=EncryptTokenValue

Response for Success:

{"message":"Success","balance":"1001.25","error_code":"0"}

Response for Error:

{"message":"Paramenter is missing.","error_code":"1"}

JWT Encode

URL : https://upi.apiscript.in/jwt_encode

Post Data:

secret_key=4836-5cbc25d9d9412-716470&email_id=info@apiscript.in

Response for Success:

{"encode_token":"eyJ0eXAiOiJK.V1QiLCJhbGciOiJIUzI1NiJ9.IntcllRpbWVTdGFFt","error_code":"0

Response for Error:

{"message":"Paramenter is missing.","error_code":"1"}

API Token Generate

In Every API Request Send **Encrypt Token** Using Algorithm HS256

Refer http://jwt.io/#debugger or Use JWT Encode URL

Token Format: array("TimeStamp"=>"1536488914","EmailID"=>"info@apiscript.in")

You need three Parameter for generate token:

5) Time Stamp => Current Time Stamp

6) Email ID => Your Register Email ID.

7) Secret Key => Share by us via Email.

Sample Code in PHP:

```php
require_once 'php-jwt-master/vendor/autoload.php';
use \Firebase\JWT\JWT;
public function get_encode_token($token,$secret_key) {
        return JWT::encode($token, $secret_key);
}
public function get_decode_token($token,$secret_key) {
        return JWT::decode($token, $secret_key, array('HS256'));
 }


$date = new DateTime();
$time = $date->getTimestamp();
$email_id = 'info@apiscript.in';
```

```
$secret_key = 'MySecretKey';

$token = $this->get_encode_token('{"TimeStamp":"' . $time .

'","EmailID":$email_id}', $secret_key);    // Pass this token value in every API

Request
```

Sample Output Token Value:

eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.IntcIlRpbWVTdGFtcFwiOlwiMTUzNjQ5MDkx

MVwiLFwiRW1haWxJRFwiOlwiaW5mb0BhcGlzY3JpcHQuaW5cIn0i.DrTCpQ5mclAU12

md_E-o25gALZz1Sm17CMz_sOjqcL8