**Feature / Functionality Acceptance document by Govt. Department/ Merchants for SBIePay**

**Govt. Department/ Merchant Name : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Govt. Department/ Merchant Address : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Govt. Department/ Merchant’s Contact information for integration**

**Name :\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Ph No :\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Email:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Signoff’s and Approval’s :**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Govt. Department/ Merchant** | | **SBIePay** | |
|  | **Authorised Official of Govt. Department** | **Authorised Official- Technical Team** | **Relationship Manager** | **Product Manager** |
| **Name** |  |  |  |  |
| **Signature** |  |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr.No** | **Features** | **Description** | **Merchant Acceptance** |
| **1** | **Models offered by SBIePay** | | |
| A | Merchant Hosted Model | SBIePay provides service through which e-commerce merchants can process their payment transactions in real time using Merchant hosted secure payment page. **For details refer Annexure 1.A** |  |
|
| B | Aggregator Hosted Model | SBIePay providers service through which e-commerce merchants can process their payment transactions in real time from Aggregators hosted secure payment page. **For details refer Annexure 1.B** |  |
| C | Payment with iFrame | Frames allow e-commerce website to accept card payments via an e-commerce payment processor's hosted web pages. **For details refer Annexure 1.C** |  |
| D | Customize payment page | SBIePay provides merchant to build customize payment page as per merchants requirement. **For details refer Annexure 1.D** |  |
| 2 | **Integration Level Features** | | |
| 2.A | Double Verification / Status Query API | Double Verification functionality helps merchant to manage exception scenario of broken transactions between Bank and SBIePay or SBIePay and Merchant. **For details refer Annexure 2.a** |  |
| 2.B | Push Response | There have been scenarios where browser response doesn't reach merchant server. So merchant do not have any clue of whether customer transaction were accepted for rejected. So to avoid this, SBIePay has “Push Response” mechanism. **For details refer Annexure 2.B** |  |
| 2.C | Delivery Versus Payment - (DVP) | Delivery versus payment (DVP) is a settlement system that stipulates that payment must be made prior to with the delivery. **For details refer Annexure 2.C** |  |
| 2.D | Non Delivery Versus Payment - (Non DVP) | Non-DVP is a settlement/refund system that stipulates payment to be refunded due to non delivery of goods/service. **For details refer Annexure 2.D** |  |
| 2.E | Refund /Cancellation API | SBIePay provide Refund/cancellation model where in merchant can book a Refund/Cancellation and return the transaction amount back to the customer/merchant. **For details refer Annexure 2.E** |  |
| 3 | **Platform Level Features** | | |
| 3.A | Enabling/ Disabling of multiple payment | By enabling/disabling this, SBIePay can restrict merchant from doing multiple payments with the same order number for a specific time duration. **For details refer Annexure 3.A** |  |
| **Sr.No** | **Features** | **Description** | **Merchant Acceptance** |
| 3.B | Raise Invoice | Merchant can view the monthly invoice by logging into the merchant panel. **For details refer Annexure 3.B** |  |
| 3.C | Automatic email / SMS | SBIePay provides functionality to send an Email or a SMS to the customer on booking a transaction. **For details refer Annexure 3.C** |  |
| 3.D | Asymmetric Key Integration | Asymmetric encryption, in which there are two related keys--a key pair. A public key is made freely available to anyone who might want to send you a message. Private key is kept secret, so that only Merchant knows it. **For details refer Annexure 3.D** |  |
| 3.E | Dashboard | SBIePay provides visual display analytics report to monitor, manage, and optimize transaction. **For details refer Annexure 3.E** |  |
| 4 | **SBIePay - Specific Features** | | |
| 4.A | Electronic Bill Presentment and Payment (EBPP) | On the Internet, electronic bill presentment and payment (EBPP) is a process that enables bills to be created, delivered, and paid over the Internet. **For details refer Annexure 4.A** |  |
| 4.B | E-procurement | SBIePay act like a collecting agent, where in the all the potential bidder can pay earnest Money Deposit using  SBIePay. **For details refer Annexure 4.B** |  |

**Annexure**

**1 Models offered by SBIePay**

# A) Merchant Hosted Model

# SBIePay provide service through which e-commerce merchants can process their payment transactions in real time using Merchant hosted secure payment page.

# Merchant have complete control over the payment page.

* To opt for this merchant need to be PCI DSS Compliance

**B) Aggregator Hosted Model**

# SBIePay providers service through which e-commerce merchants can process their payment transactions in real time from Aggregators hosted secure payment page.

# SBIePay have complete control over the payment page. Merchant need to redirect the customers to a remote payment page hosted by SBIePay Aggregators.

**C) Payment with iFrame :**

* iFrames allow e-commerce website to accept card payments via an e-commerce payment processor’s hosted web pages.
* SBIePay allows merchant to do transaction in iFrame.
* Merchant will have to implement this iFrame on their website.
* These web pages contain only the fields necessary to process a payment transaction.
* The merchant’s web application then embeds the e-commerce payment processor’s web payment page as an inline frame so that it appears as part of the merchant’s page.
* When data is entered into the payment page, it is posted directly to the SBIePay processor’s web application server instead of the merchant’s.

**D) Customize payment page:**

* SBIePay provide merchant to build customize payment page as per merchants requirement.
* This is applicable only to Aggregator Hosted Model

**2** **Integration Level Features**

**2.1) Double Verification / Status Query API:**

* + For merchants to have a hassle-free system in place, SBIePay has implemented Double Verification mechanism.
  + Double Verification functionality help merchant to manage exception scenario of broken transactions between Bank and SBIePay or SBIePay and Merchant.
  + Merchants can implement Double Verification capability to get automated response of transaction statuses on an “on-demand” (i.e. merchant to query SBIePay for the exact status of any particular transaction).
  + This can be implemented using HTTP Post Mechanism or Web service Call.

**2.2) Push Response:**

* + There have been scenarios where browser response doesn't reach to merchant server. So merchant do not have any clue of whether customer transaction were accepted for rejected. So to avoid this, SBIePay has **“Push Response”** mechanism.
  + Once transaction has been completed by customer, while sending response back to merchant server (Browser level redirection) SBIePay will push the server to server response to merchant server.
  + To activate this feature, merchant’s web site needs to be in “HTTPS”.

**2.3) Delivery Versus Payment - (DVP) :**

* Delivery versus payment (DVP) is a settlement system that stipulates that payment must be made prior to with the delivery .
* If there is any exception scenario of broken transactions where in payment have been debited from the customer’s bank account then the payment will be refunded back to the customer.

**2.4) Non Delivery Versus Payment - (Non DVP) :**

* Non-DVP is a settlement/refund system that stipulates payment to be refunded due to non delivery of goods/service
* If there is any exception scenario of broken transactions where in payment have been debited from the customer’s bank account and payment is received by SBIePay then the payment will be credited back to the merchant. Merchant further decides whether to process with the service or refund to customer

**2.5) Refund /Cancellation API:**

* + SBIePay provide Refund/cancellation model where in merchant can book a Refund/Cancellation and return the transaction amount back to the customer/merchant.
  + If Transaction is successfully and payment is not received by SBIePay, these transactions is eligible for cancellation.
  + Once payment is received by SBIePay then these transaction are eligible for refund. i.e the transaction amount will be refunded back to merchant/customer.

**Type of Refund :**

1. **Full Refund** : Entire amount of transaction is refunded to merchant/customer. This is applicable only for transaction whose status is in Payment Sighted.
2. **Partial :** Partial amount is refunded to merchant/customer. Over here multiple Partial refund is allowed provided it dose not exceed the transaction amount. This is applicable only for transaction whose status is in Transaction Paid Out.

This can be implemented using HTTP Post Mechanism or Web service Call.

**Note : Payment Sighted :** Fund received by SBIePay.

**Transaction Paid out:** Fund disbursed / settled by SBIePay

# 3. Platform Level Features

**3.1 Enabling / Disabling of multiple payment:**

By enabling/disabling option SBIePay can restrict merchant from doing multiple payment with the same order number for a specific time duration. SBIePay can also configure the time duration and number of transaction to restrict multiple payment.

**3.2) Raise Invoice :**

* Currently for transaction SBIePay charges service charge and Merchant Fee on daily basis.
* If Merchant opt for Raise Invoice Model , then SBIePay wont have to pay this fee on daily basis.
* SBIePay will charge this on monthly basis by raising a monthly invoice to merchant.
* Merchant can view the monthly invoice by logging into the merchant panel.

**3.3) Automatic email / SMS** :

SBIePay provides functionality to send an Email or a SMS to the customer on booking a transaction. Merchant should pass the customer mobile number & email address to SBIePay based on which the SMS and Email will be sent out.

**3.4) Asymmetric Key Integration**

* Asymmetric encryption, in which there are two related keys--a key pair. A public key is made freely available to anyone who might want to send you a message. A second, private key is kept secret, so that only you know it.
* Any message that is encrypted by using the private key can only be decrypted by using the matching public key.
  + This means that you do not have to worry about passing public keys over the Internet (the keys are supposed to be public).
* SBIePay provide asymmetric Key based encryption / decryption for
  + - Payment request, response
    - Double verification request & response
    - Refund / Cancellation API

**3.5) Dashboard :**

* SBIePay provides visual display analytics report to monitor, manage, and optimize transaction.
* It fits entirely on a single computer screen so it can be monitored at a glance.

**4 SBIePay - Specific Features**

**4.1 Electronic Bill Presentment and Payment (EBPP ) :**

* On the Internet, electronic bill presentment and payment (EBPP) is a process that enables bills to be created, delivered, and paid over the Internet.
* The service has applications for many industries, from financial service providers to telecommunications companies and utilities.

**4.2 e-Procurement :**

* In today’s competitive business world, many projects and services are put out to tender.So for bidding purpose these companies need to pay Earnest Money Deposit.
* SBIePay act like a collecting agent, where in the all the potential bidder can pay earnest Money Deposit using SBIePay.
* Once the winner is declare, the Earnest money deposit will be returned back to all unsuccessful bidder.
* Eq) If payment have been debited from the customer’s bank account and amount credited to SBIePay . Merchant can view all such transaction by logging into the merchant panel.