

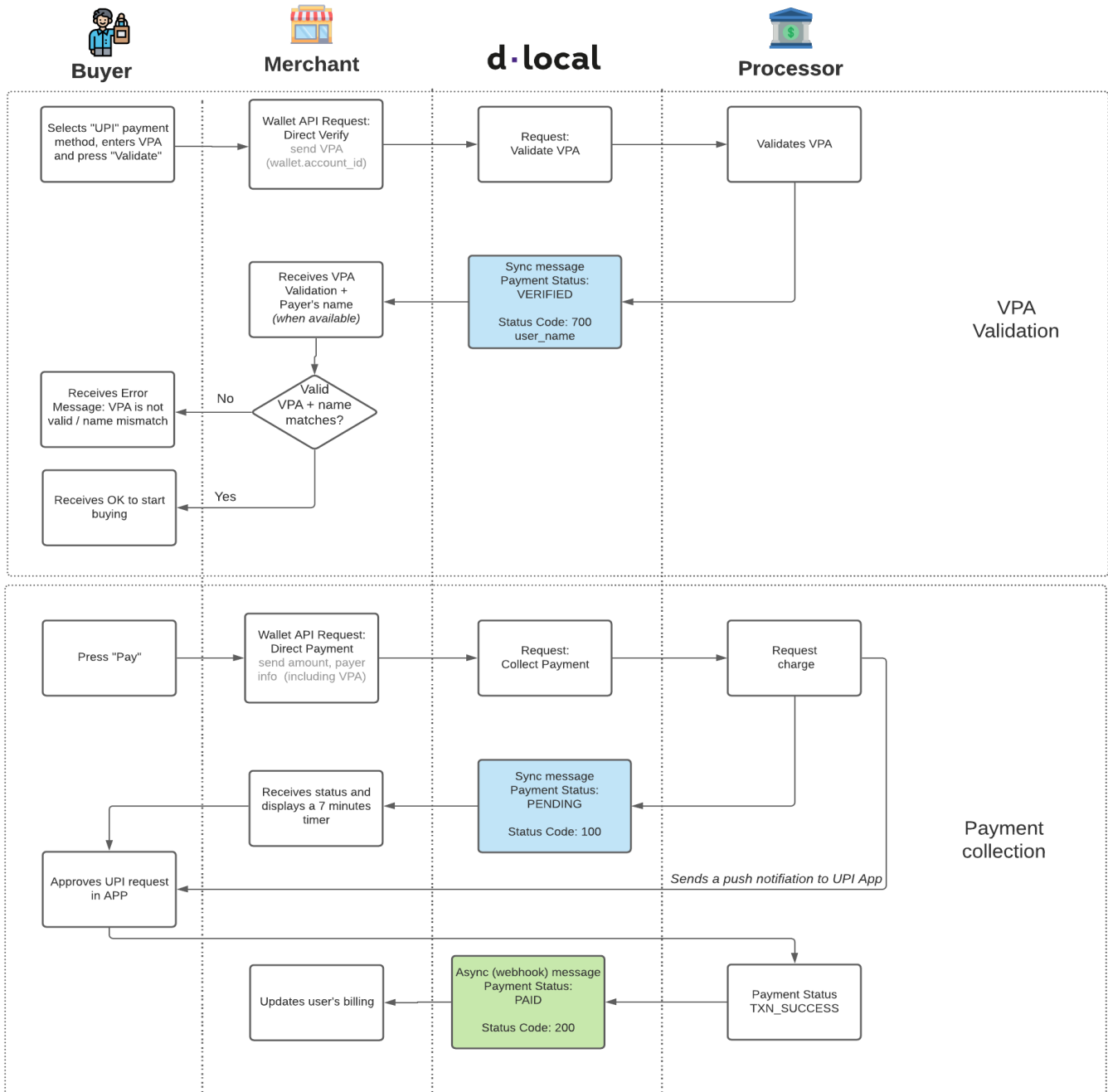
# Direct Payments with UPI in India - dLocal API

**Last update:** November 29, 2021

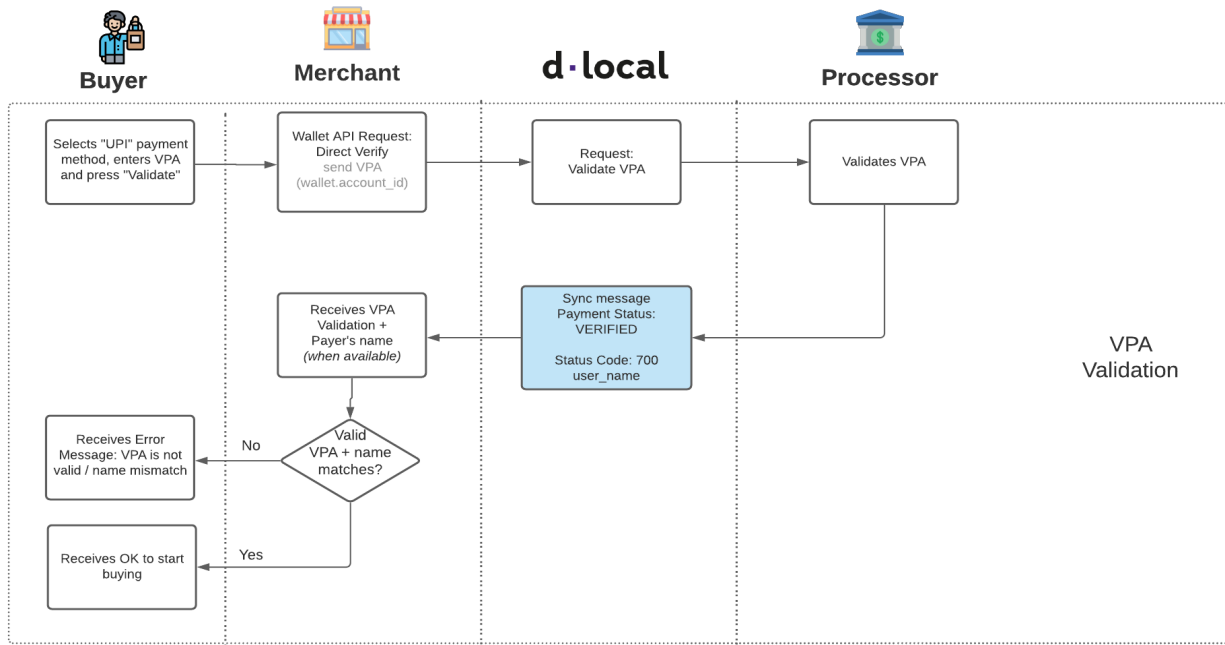
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# Overall flow

Below are presented the flowcharts for both the validation and payment flows.



# 1) VPA Validation



## Request

```
curl -X POST \
  -H 'X-Date: 2018-02-20T15:44:42.310Z' \
  -H 'X-Login: sak223k2wdksd12' \
  -H 'X-Trans-Key: fm1207G9' \
  -H 'Content-Type: application/json' \
  -H 'X-Version: 2.1' \
  -H 'User-Agent: MerchantTest / 1.0 ' \
  -H 'Authorization: V2-HMAC-SHA256, Signature: 1bd227f9d892a7f4581b998c21e353b1686a6bdad5940e7bb6aa596c96e0a6ec' \
  -d '{body}'
https://api.dlocal.com/payments
```

```
{
  "amount": 0,
  "currency": "INR",
  "country": "IN",
  "payment_method_id": "UD",
  "payment_method_flow": "DIRECT",
  "payer": {
    "name": "Ram Devi",
    "email": "ramdevi@example.com",
```

```

    "phone": "+919000123456",
    "document": "HSECT4378A"
  },
  "wallet": {
    "verify": true,
    "account_id": "9711440843@axisb"
  },
  "order_id": "5346523564",
}

```

**Where:**

Field	Description
amount	Needs to be 0 to validate VPA with no initial charge.
currency	Indian rupee = 'INR'
country	India = 'IN'
payment_method_id	UPI = 'UD'
payment_method_flow	'DIRECT'
<i>Payer Object:</i>	
payer.name (optional)	Payer's full name
payer.email (optional)	Payer's email
payer.phone (optional)	Payer's mobile phone number
payer.document (optional)	Payer's document
<i>Wallet Object:</i>	
wallet.verify	Set to 'true' to validate VPA with no initial charge.
wallet.account_id	VPA provided by user
order_id	Unique identifier on merchant's end.

**Synchronous Response**

```

{
  "id": "D-4-75c7473a-ab86-4e43-bd39-c840268747d3",
  "amount": 0,
  "currency": "INR",
  "payment_method_id": "UD",
  "payment_method_type": "WALLET",
  "payment_method_flow": "DIRECT",
  "country": "IN",
  "created_date": "2018-12-26T20:37:20.000+0000",
  "status": "VERIFIED",
  "status_detail": "The payment was verified",
}

```

```
"status_code": "700",  
"order_id": "5346523564",  
"wallet": {  
  "provider_data": {  
    "user_name": "Ram Devi"  
  },  
},  
}
```

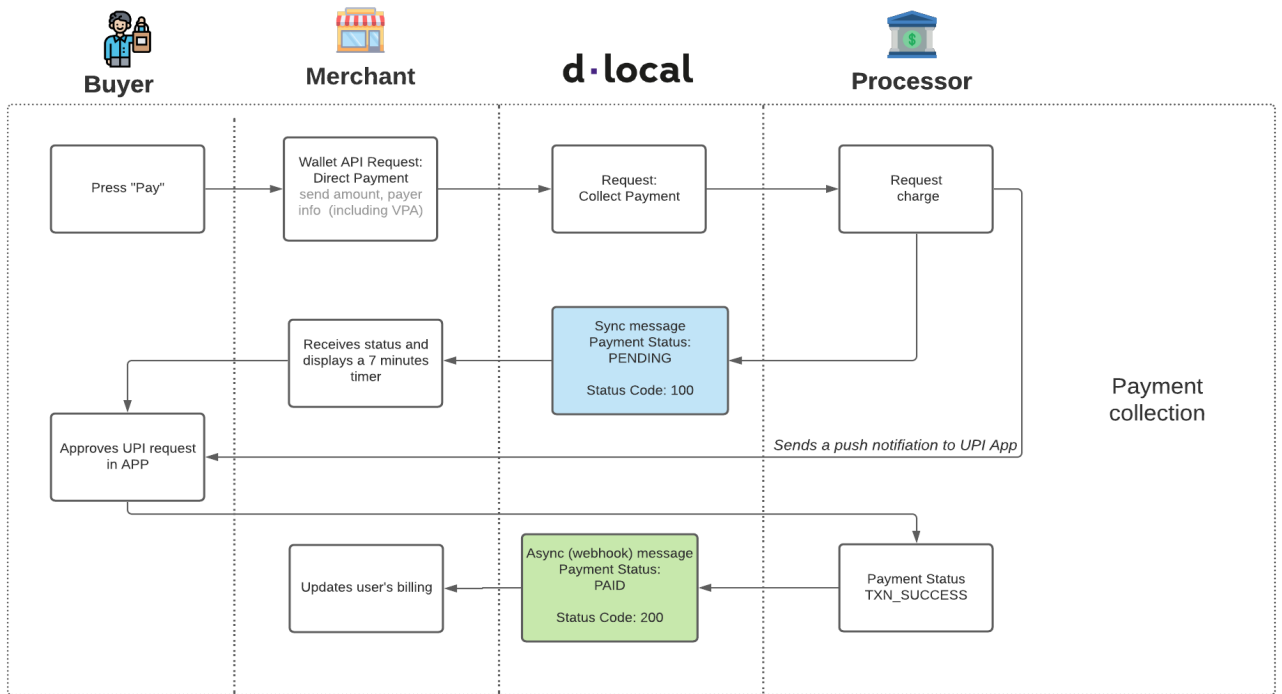
## Where:

Field	Description
wallet.provider_data.user_name	Payer's full name provided by the issuer (when available), if not available = "Not Available"

## Response codes

Status	Status code	Description
REJECTED	300	The payment was rejected.
VERIFIED	700	The payment was verified.

## 2) Payment collection



### Request

```
curl -X POST \
  -H 'X-Date: 2018-02-20T15:44:42.310Z' \
  -H 'X-Login: sak223k2wdksdl2' \
  -H 'X-Trans-Key: fm1207G9' \
  -H 'Content-Type: application/json' \
  -H 'X-Version: 2.1' \
  -H 'User-Agent: MerchantTest / 1.0 ' \
  -H 'Authorization: V2-HMAC-SHA256, Signature:
1bd227f9d892a7f4581b998c21e353b1686a6bdad5940e7bb6aa596c96e0a6ec' \
  -d '{body}'
https://api.dlocal.com/payments
```

```
{
  "amount": 10000,
  "currency": "INR",
  "country": "IN",
  "payment_method_id": "UD",
  "payment_method_flow": "DIRECT",
  "payer": {
```

```

    "name": "Ram Devi",
    "email": "ramdevi@example.com",
    "phone": "+919000123456",
    "document": "HSECT4378A",
    "ip": "179.27.83.210",
    "address": {
      "country": "IN",
      "state": "Goa",
      "city": "Goa",
      "zip_code": "403516",
      "street": "Maddo Vaddo",
      "number": "1207"
    }
  },
  "wallet": {
    "account_id": "9711440843@axisb"
  },
  "order_id": "5346523565",
  "notification_url": "http://merchant.com/notifications"
}

```

**Where:**

Field	Description
amount	Payment amount
currency	Indian rupee = 'INR'
country	India = 'IN'
payment_method_id	UPI = 'UD'
payment_method_flow	'DIRECT'
<i>Payer Object:</i>	
payer.name	Payer's full name
payer.email	Payer's email
payer.phone	Payer's mobile phone number
payer.document	Payer's document
payer.ip	Payer's IP
<i>Address Object (optional)</i>	
payer.address.country (optional)	Payer's address country
payer.address.state (optional)	Payer's address state.
payer.address.city (optional)	Payer's address city
payer.address.zip_code (optional)	Payer's address zip code

payer.address.street (optional)	Payer's address street
payer.address.number (optional)	Payer's address number
<i>Wallet Object:</i>	
wallet.account_id	VPA provided by user
order_id	Unique identifier on merchant's end.
notification_url	URL where the asynchronous notifications webhook will be sent.

## Synchronous Response

```
{
  "id": "D-4-75c7473a-ab86-4e43-bd39-c840268747d3",
  "amount": 10000,
  "currency": "INR",
  "payment_method_id": "UD",
  "payment_method_flow": "DIRECT",
  "country": "IN",
  "created_date": "2018-12-26T20:37:20.000+0000",
  "status": "PENDING",
  "status_detail": "The payment is pending",
  "status_code": "100",
  "order_id": "5346523565",
  "notification_url": "http://merchant.com/notifications",
}
```

## Asynchronous Notification

```
{
  "id": "D-4-75c7473a-ab86-4e43-bd39-c840268747d3",
  "amount": 10000,
  "currency": "INR",
  "payment_method_id": "UD",
  "payment_method_flow": "DIRECT",
  "country": "IN",
  "created_date": "2018-12-26T20:37:20.000+0000",
  "status": "PAID",
  "status_detail": "The payment was paid",
  "status_code": "200",
  "order_id": "5346523565",
  "notification_url": "http://merchant.com/notifications",
}
```

**Note:** In case the user approves the UPI request after the 7 minutes expiration time, an auto-refund will be executed.



## Response codes

Status	Status code	Description
PENDING	100	The payment is pending.
PAID	200	The payment is paid.
REJECTED	300	The payment was rejected.

## Sandbox tests

### VPA Validation

In order to test a VPA that validates you can use one of the following:

- 11111111@axisb
- 2222222222@abcd
- 3333333333@efgh
- 11111111@klm

With any other VPA you will get a rejection.

### Approve or Expire Payment

For testing purposes in Sandbox, it is required to force an approval (PAID) or an expiration (REJECTED).

### Request

```
curl -X POST \  
  -H 'X-Login: sak223k2wdksd12' \  
  -H 'X-Trans-Key: fm1207G9' \  
  -H 'Content-Type: application/json' \  
  https://sandbox.dlocal.com/sandbox-tools/payments
```

```
{  
  "payment_id": "PAY4334346343",  
  "status": "PAID"/"REJECTED"  
}
```