

BENEFIT Payment Gateway

(Integration Guide _ PHP)



Topic	Page
Overview.	2
Participated Local Banks.	2
Transaction Processing Flow.	3
Integration Steps.	4
Customization.	8



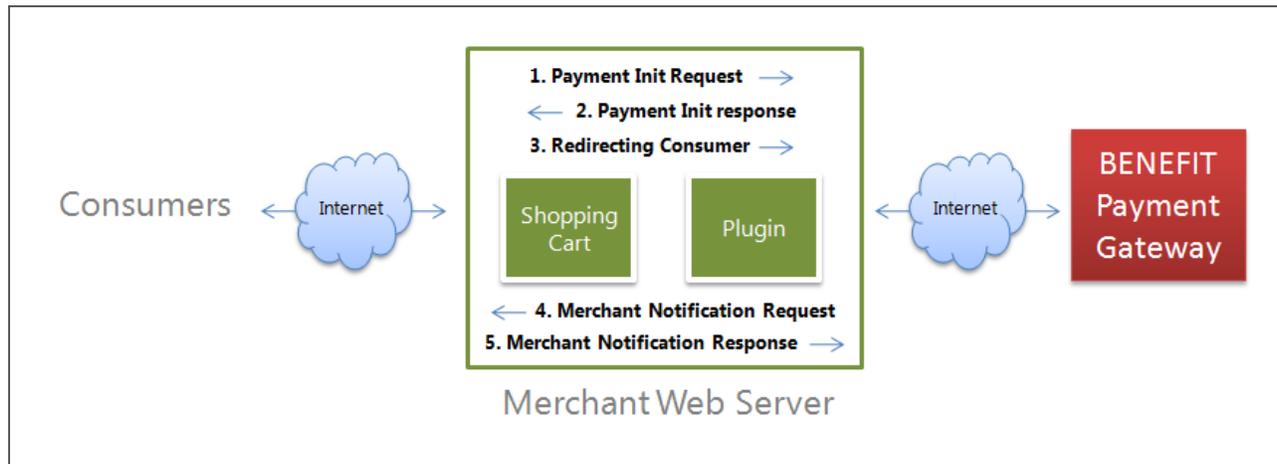
Overview

"BENEFIT Payment Gateway" is an online payment solution which can be used to process payments within local banks accounts **using debit cards** (see topic "Participated Local Banks").

Participated Local Banks

- Ahli United Bank
- Al Baraka Bank
- Al Salam Bank
- Arab Bank
- Bahrain Islamic Bank
- Bahrain Saudi Bank
- BMI Bank
- Bank of Bahrain and Kuwait
- Citibank
- Credit Libanais
- Eskan Bank
- Future Bank
- Habib Bank
- HSBC
- ICICI Bank
- Ithmaar Bank
- Khaleeji Commercial Bank
- Kuwait Finance House
- Mashreq Bank
- National Bank of Abu Dhabi
- National Bank of Bahrain
- National Bank of Kuwait
- Standard Chartered Bank
- State Bank of India
- The Housing Bank for Trade & Finance
- United Bank Limited

Transaction Processing Flow



Transaction Processing Flow |

- The merchant receives an order from the consumer.
- A "Payment Initialization Message" is sent to "BENEFIT Payment Gateway" via the a plug-in (**1. Payment Init Request**).
- A "Payment ID" and "Payment URL" is received from the plug-in (**2. Payment Init response**).
- The consumer is redirected to the "Payment URL" hosted on "BENEFIT Payment Gateway"; the "Payment ID" is passed along as a parameter (**3. Redirecting Consumer**).
- Once the payment has been completed on "BENEFIT Payment Gateway", the merchant receives notification of transaction results (**4. Merchant Notification Request**). The results are stored and analyzed to determine which URL the consumer should see for their receipt.
- "BENEFIT Payment Gateway" receives notification of the URL for the receipt page (**5. Merchant Notification Response**).
- The consumer is presented with a receipt page.
- The transaction is eventually completed (captures, credits, voids) via a payment message.



Integration Steps

We are glad to guide you through this section to integrate your website with "BENEFIT Payment Gateway". Please pay attention to the following notes before you proceed with integration steps:

NOTE 1:

In order for "BENEFIT Payment Gateway" to process any payment request (**both, test and real requests**), the request **must be** sent from a **valid domain/IP address** hosted over the **Internet**, as well as, the request must be sent **without** changing the **port number**. For illustration, following are sample links with default port number:

<http://www.companyName.com/testPayment>

(this link **doesn't change** the default port number for **http** "port 80")

<http://www.companyName.com:70/testPayment>

(this link changes the default port number for **http** from port "80" to "70" which **will result in errors**)

<https://www.companyName.com/testPayment>

(this link **doesn't change** the default port number for **https** "port 443")

<https://www.companyName.com:400/testPayment>

(this link changes the default port number for **https** from port "443" to "400" which **will result in errors**)

NOTE 2:

The total length of the link (URL) **must not exceeds 254** characters. Otherwise, an error will occur.

NOTE 3:

When using SSL certificate (https instead of http) then the certificate **must be added to** "BENEFIT Payment Gateway" beforehand. Otherwise, errors will occur. Moreover, when replacing/renewing the certificate, **you must notify us and provide us with a copy of the certificate**. Furthermore, make sure of the following points:

- Parameter "**Subject Alternative Name**" of the certificate **must include all DNS names** which are being involved in the communication between your website and "BENEFIT Payment Gateway".
- The certificate must support **java 7** and **TLS 1.2**.
- The certificate's format must be "DER encoded binary **X.509**" or "Base-64 encoded **X.509**" with extension "**cer**" or "**crt**".

Based on above description, **your website must be hosted over the Internet before you perform the steps below**. Once the testing phase is done and everything works fine, we will provide you with an **integration file** to be used for **real payment requests**.

NOTE 4:

Payment request must be sent through **http "POST" method**; http "GET" method is not allowed.



Please follow the steps below carefully:

1. Extract the file "PHPUniversalPlugin.zip" and place the extracted Folder "**Universal**" in a suitable path within your website files.
2. Extract the file "resource.zip" and place the resource file "**resource.cgn**" within your website files (**The folder that will contain the resource file "resource.cgn" must have the execute, write and read permissions**). The **location** of the resource file will be used later in the communication with "BENEFIT Payment Gateway".
3. Place the extracted page "**response.php**" within your website files. The **location** of the page will be used later in the communication with "BENEFIT Payment Gateway". There are 3 URLs at the bottom within the page, the first URL is a path to **success page**, the second URL is a path to **non-success page** and the last URL is a path to **error page**. **The success, non-success and error pages should be created by your side and they must be available and working fine at all times**. Modify the 3 URLs so they reflect the name of your website, as well as, the **valid** pages (success, non-success and error) paths within the URLs. Any invalid path will result in errors (if the pages are being secured using SSL certificate, then you **must write https instead of http in related URLs**). You may use the same page "response.php" to process other functions like inserting related data into your website database. Please **note** that **only server codes** are allowed; any HTML, CSS and Javascript codes are **not allowed**.

Following is a detailed description related to **payment status**.

Case A:

When the parameter "**result**" has the value "**CAPTURED**", then related bank has approved the payment. In this case, the parameter "**responsecode**" will always have the value "**00**".

Case B:

When the field "**result**" has the value "**NOT+CAPTURED**", then related bank has declined the payment. In this case, the parameter "**responsecode**" can contain various values as described below:

result=NOT+CAPTURED | responsecode=05 : There is an issue with the card's bank; the customer should contact the bank to resolve the issue.

result=NOT+CAPTURED | responsecode=33 : The customer card is expired.

result=NOT+CAPTURED | responsecode=51 : Insufficient funds.

result=NOT+CAPTURED | responsecode=54 : The customer card is expired.

result=NOT+CAPTURED | responsecode=55 : Incorrect pin number.

result=NOT+CAPTURED | responsecode=61 : The card exceeds withdrawal amount limit.

result=NOT+CAPTURED | responsecode=91 : The bank is disconnected at the moment.

NOTE: If receive other codes than the above listed ones, then you should generate a user-friendly message to your customer like "Payment has been declined, please try again later or contact your bank for more details."

Case C:

When the parameter "**result**" has the value "**DENIED BY RISK**", then the maximum number of transactions has exceeded the daily limit.

Case D:

When the parameter "**ErrorText**" has a value, then either the user is trying to pay with a credit card instead of a debit card, or there was another issue. In this case, you should generate a user-friendly message to your customer like "Make sure you are paying with a debit card only. If so, please try again later or contact us to report this case."



4. An **error page** should be available and working fine under your website. The **location** of the error page will be used later in the communication with "BENEFIT Payment Gateway".
5. We have created an "Alias Name" for your profile. The "Alias Name" is provided within the **text file "Alias_Name.txt"**. This "**Alias Name**" will be used later in the communication with "BENEFIT Payment Gateway".
6. Extract the file "sample.zip" and place the extracted page "**init.php**" within your website files. The page contains a **sample code** for the communication with "BENEFIT Payment Gateway". In the sample code, modify the properties (**resourcePath**, **responseURL**, **errorURL** and **alias**) with the proper values which have been mentioned above (**bolded** and highlighted in **blue** color). Please **note** that the properties "**action**", "**currencycode**", "**langid**", "**itemcode**", "**Version**" and "**udf1**" **MUST NOT be modified at all**.
7. Test the communication with "BENEFIT Payment Gateway" by opening the file "**init.php**" in an Internet browser. The **test version** of "BENEFIT Payment Gateway" will be displayed.
For **approved** transactions use the following card details:
 - Card Number: 2222220123456789
 - Cardholder's Name: Any Name
 - Expiry Date: 12/29
 - PIN: 1234For **declined** transactions use the following card details:
 - Card Number: 7777770123456789
 - Cardholder Name: Any Name
 - Expiry Date: 12/29
 - PIN: 1234For **invalid** transactions use the following card details:
 - Card Number: 1111110123456789
 - Cardholder Name: Any Name
 - Expiry Date: 12/29
 - PIN: 1234



Customization

Below are snapshots of "BENEFIT Payment Gateway" for the PC, tablet and mobile phone screens. At the **top division, by default**, BENEFIT logo will be replaced by your business logo, as well as, the title and website URL.

Amount: BD 12.330

Card Type: Debit - Accepted Cards

Card Number:

Expiration Date: 1 2014

Cardholder's Name:

PIN:

Note: By submitting your information and using "BENEFIT Payment Gateway", you indicate that you agree to the [Terms of Services - Legal Disclaimer](#).

Powered By The BENEFIT Company.
Copyright © 2002-2005 The BENEFIT Company. All Rights Reserved.

BENEFIT Payment Gateway (PC and tablet screen) |



عربي

The BENEFIT Company
(<http://www.BENEFITco.com.bh>)

Amount: BD 12.330

Card Type: Debit - Accepted Cards

Card Number:

Expiration Date: 1 2014

Cardholder's Name:

PIN:

Note: By submitting your information and using "BENEFIT Payment Gateway", you indicate that you agree to the [Terms of Services - Legal Disclaimer](#).

Powered By The BENEFIT Company.
Copyright © 2002-2005 The BENEFIT Company. All Rights Reserved.

BENEFIT Payment Gateway (mobile phone screen) |



In addition, **the whole top division can be customized by your side** if you wish. Following is the top division template:

```
<div id="banner_parent_div">
  <div id="banner_img_div">
    
  </div>
  <div id="banner_content_div">
    <div id="websiteTitleDiv">
    </div>
    <div id="banner_content_URL_div">
      ( <span id="website_URL"></span> )
    </div>
  </div>
</div>
```

BENEFIT Payment Gateway - Top Division Template |

You can retrieve your business title and website URL automatically from "BENEFIT Payment Gateway" by using the following IDs: **websiteTitleDiv**, **website_URL**.

That is, if you write (**id="websiteTitleDiv"**) in **any proper tag like <p>, and <div>**, then the title of your business will be fetched automatically from "BENEFIT Payment Gateway" and will be placed inside the tag.

You can also customize the top division template using CSS file if you wish. If so, then you should provide us with a copy of the CSS file to be attached to your profile.

NOTE:

While doing your customization, **you should put into your consideration the use of small images / graphs rather than big ones**, so they can be fitted nicely in any mobile phone screen.