

# Payments API — India | Developer Documentation

## Payments API — India

Updated: Nov 26, 2025

The Payments API enables you to accept payments from your customers through all UPI apps installed on their devices and other payment methods like cards, NetBanking, and wallets via WhatsApp.

You can send invoice (`order_details`) messages to your customers, then get notified about payment status updates through webhook notifications from the payment gateway.

## Know the differences in the models of integration

The integration model you use depends on your payment gateway. The two models differ in the following ways:

**UPI Intent Mode:** This mode can be used with any Payment Gateway provided they support UPI Intent generation. **Payment Gateway Deep Integration Mode:** Currently supported for Razorpay, PayU, Billdesk and Zaakpay only.

User Experience	UPI Intent Mode	Payment Gateway Deep Integration Mode
<b>Native support for “Other payment methods”</b> For example: Netbanking, cards, wallets	<input type="checkbox"/> Alternative: Send payment links	<input type="checkbox"/>
<b>Native support for UPI Intent</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Native Payment Status Notification</b>	<input type="checkbox"/>	<input type="checkbox"/>

Integration Features	UPI Intent Mode	Payment Gateway Deep Integration Mode
Refunds from WhatsApp APIs	☐	☐
Payment Status from WhatsApp webhooks	☐	☐

## Prerequisites for integration

**Essential Payments APIs are available at SP/TP** Access to merchant order trigger APIs / **CSVs** needed to trigger an order. (for example, amount, goods or service details) **Access to payment posting APIs** needed to close an order (for example, ticket generation APIs to create tickets once payment is received)

## Full payment gateway deep integration mode

**Find out payment gateway account owner:** This authorizes linking the account to WhatsApp Business Manager.

## UPI Intent mode

**Find out VPA IDs, MCC, and PC** for your business from the merchant's payment gateway.  
**Access to payment gateway API docs:** UPI Intent S2S calls Webhook configuration for payment status

## Example use cases and features needed

Use case	Essential Feature Set
<b>Buying Tickets</b> For example: Metro, bus, event tickets	Order Details Message Payment Status Webhook/API Order Status Message Refund
<b>Payment Reminders</b> Example: Bill payments, subscription renewals, insurance renewals	Order Details Template Payment Status Webhook/API Order Status Message Refund

## Support

In case you run into an issue, reach out to [direct support](#). *Make sure to choose the correct case type: **“WaBiz: Business Payments API”** so you get a faster resolution.* [Sign up for office hours](#). *Make sure to write down your issues in the form provided*

---

Revision #2

Created 2026-04-01 14:48:49 UTC by New Admin

Updated 2026-04-06 17:51:19 UTC by New Admin