

POST /BANKAWAY?IWQRYTASKOBJNAME=bay_mc_login&BAY_BANKID=ICI HTTP/1.1
Accept: image/gif, image/x-xbitmap, image/jpeg, image/pjpeg, application/x-shockwave-flash,
application/x-ms-application, application/x-ms-xbap, application/vnd.ms-xpsdocument,
*application/xaml+xml, */**
Accept-Language: en-us
Content-Type: application/x-www-form-urlencoded
UA-CPU: x86
Accept-Encoding: gzip, deflate
User-Agent: Mozilla/4.0 (compatible; MSIE 7.0; Windows NT 5.1; .NET CLR 2.0.50727; .NET CLR
3.0.04506.648; .NET CLR 3.5.21022)
Host: infinity.icicibank.co.in
Connection: Keep-Alive
Cache-Control: no-cache
Referer: http://www.esevaonline.com/epay/payICICI.jsp
Content-Length: 172

bank=ICICI&SBMTTYPE=POST&MD=P&PID=000000000xxx&PRN=xxxxxxx&ITC=xxxxxxx&
AMT=3322.00&CRN=INR&RU=http%3A%2F%2Fwww.esevaonline.com%2Fepay
%2FEftPay.jsp&CG=Y&RESPONSE=AUTO&PIQ=S

The good thing here is that the site accepts our payment and says the payment has been recieved and the order is under processing. But our payment never gets accepted as the payment is actually not made and the rejection mail comes in after a few days. You are refunded the amount and you have your precious money back!

Ok, so whats new about that? Some sites offering PayPal are effected by that even now!
True, but thats not the end. There's more to it.

Now here is a different case, I got to another shopping site yyyyy.in the site doesnt have integration directly with a bank but they still offer payment through online banking, How? Easy, by being a merchant at one of the payment gateways like ccavenue.com etc. There are quite a few, I cannot remember the others. But things change here a bit.

I browse off to yyyyy.in and buy an air ticket. Jumping to the payment we have an option of Online Banking and asusual I select that. This time instead of redirecting me to the bank's site I get redirected to the payment gateway, the payment gives me a form to fill and that inturn takes me to the bank page. DOING DOING DOING!

Ok, so there is a clear cut difference on how things operate in the two cases.

1- xxxxx.in --> Bank

2 - yyyyy.in --> Payment Gateway --> Bank

In our first case our payment gets rejected because there is a direct contact between the site and the bank. In case two thats not the case ;). The bank is in contact with the Payment Gateway and the Payment Gateway with the site.

Now, if I were to modify the POST (sometimes its GET also) data being sent from the shopping site yyyyy.in the result would be the same. My payment would get accepted but the transaction would be rejected after a few days. But, if I were to modify the POST details that the Payment Gateway sends