



Zwitch - Payments Integration Guide

Ver 1.0

04-APR-2026



Introduction

Zwitch is a product of Open Financial Technologies Private Limited (commonly known as **Open**).

Zwitch provides enterprise-grade APIs for payouts, verifications, compliance, collections, and payments.

Runtime HRMS provides out of the box integration with **Zwitch** to enable salary payouts to employees. This guide explains the steps required to enable this integration.

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Pre-Requisites

In general, you need the following to enable this integration:

- A Zwitch account
- Zwitch API credentials

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Open Account with Zwitch

To open an account with Zwitch, visit:

<https://app.zwitch.io/register>

Provide your details like name, email, mobile and password.

After signing up, you will be required to provide KYC documents like GST, PAN, COI etc.

Once your KYC is completed, Zwitch will activate your account.

This process may take 7-15 days.

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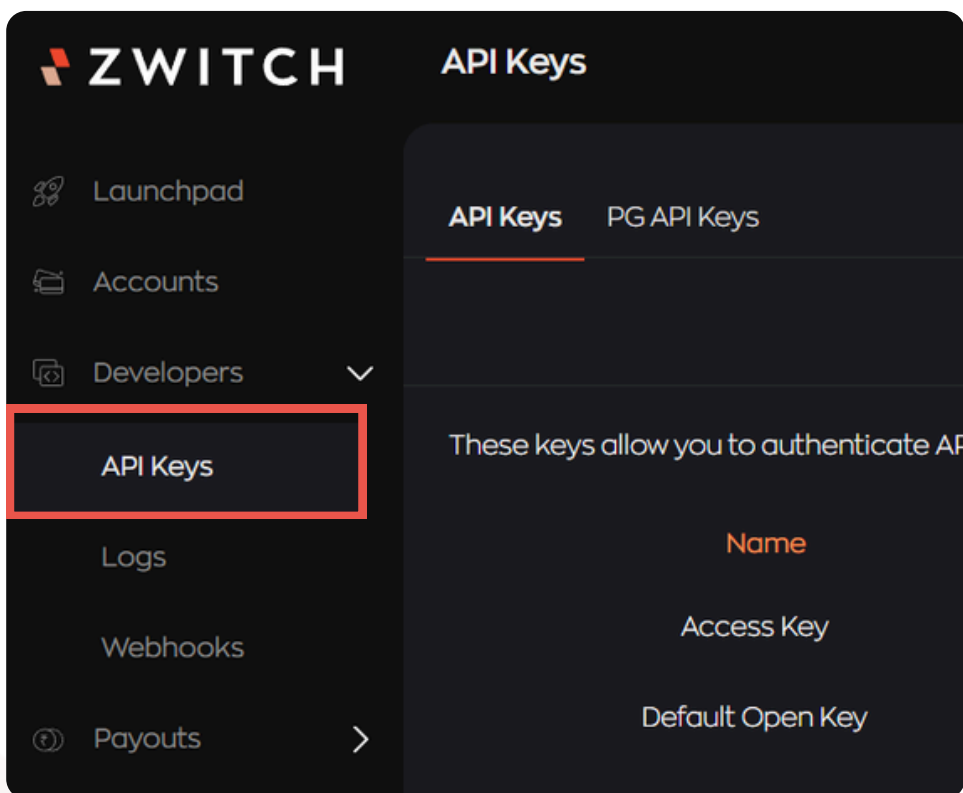
Obtaining Credentials

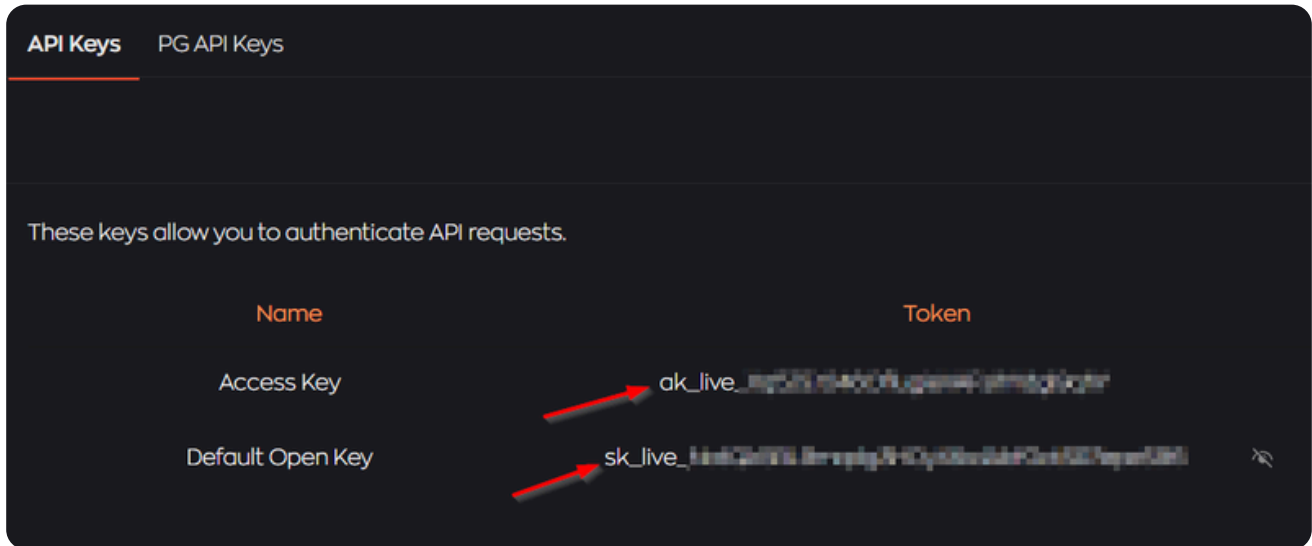
Once your Zwitch account KYC is completed and account is activated (live mode), you will need following details from your Zwitch Dashboard:

- Access Key
- Secret Key
- Debit Account Id

To get Access Key & Secret Key, go to:

Developers > API Keys





Click on Access Key to copy it.

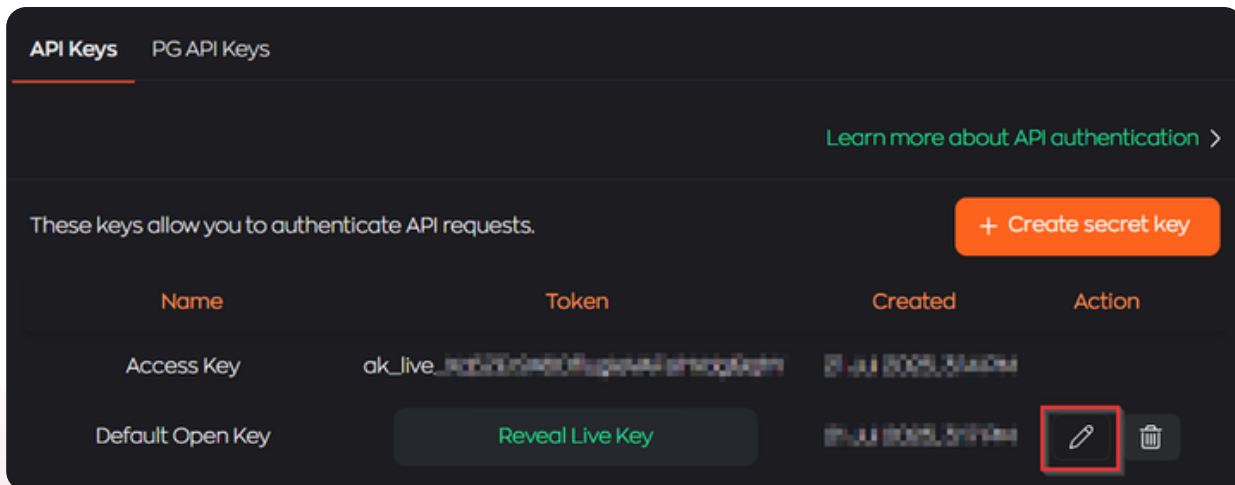
Click on Default Open Key to copy it.
(this is your secret key)



Whitelist IP Address

In order for Runtime HRMS to connect to your Twitch account, you also need to whitelist our IP addresses.

To whitelist IP addresses, click on the edit icon (pencil) next to Default Open Key as shown below:



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This will open a dialog box:

A dark-themed dialog box titled "Create a new secret key". It contains two input fields: the top one is labeled "Default Open Key" and is empty; the bottom one contains the IP address "65.2.91.180". At the bottom of the dialog are two buttons: "Cancel" (a light gray button) and "Update" (an orange button).

Enter **65.2.91.180** in the IP Address section and click on **Update**

Note: The IP address shown above may change in future. For latest details, visit our website or contact support team.

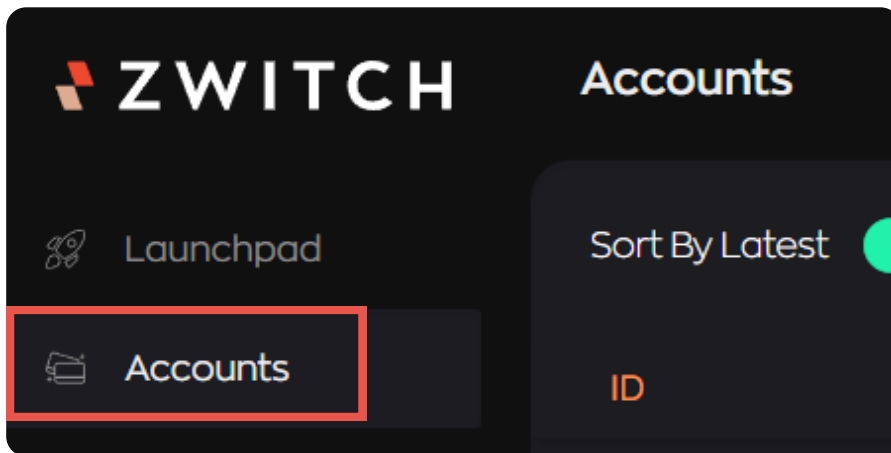
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To get Debit Account Id, click on:

Accounts



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Completing Integration with Runtime HRMS

Login to your Runtime HRMS portal and go to:

Setup > Integrations > Zwitch

The screenshot shows a web interface for setting up Zwitch Payments integration. At the top, there is a breadcrumb trail: < Setup / Integrations / Zwitch Payments. Below this is the title "Zwitch Payments Integration" and a subtitle "Salary payouts directly to employees' bank accounts." The main content area is titled "ZWITCH" and contains three input fields: "Access Key *", "Secret Key *", and "Debit Account Id *". Each field is followed by a text input box. At the bottom of the form is a blue button with a checkmark icon and the text "Verify & Save".

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Enter all 3 details i.e. Access Key, Secret Key and Debit Account Id.

Click on **Verify & Save**

If the details are correct, you will see a message as follows:

Verified and saved. Account balance: xx

Note: The system will fetch your account balance to make sure API integration is working properly. The next page displays some common errors and how to resolve them.

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Common Integration Errors

Message	Resolution
Sandbox credentials are not allowed	You have copied sandbox credentials from Zwitch dashboard. Turn OFF Sandbox Mode from bottom left of the screen and copy new credentials from live mode.
401	Incorrect access key and/or secret key. Verify your keys and try again.
no such account: va_XXX	Incorrect debit account id. Verify your debit account Id and try again.

Transferring Salary

Once your integration is complete, you can start transferring salary directly to employees' bank accounts. Here is a typical flow of activities:

- Payroll Finalization
- Creating Payment Batch
- Adding Payouts to Payment Batch
- Deleting or Editing Payouts
- Transferring money to Zwitch VA
- Releasing Payouts
- Tracking Payout Status

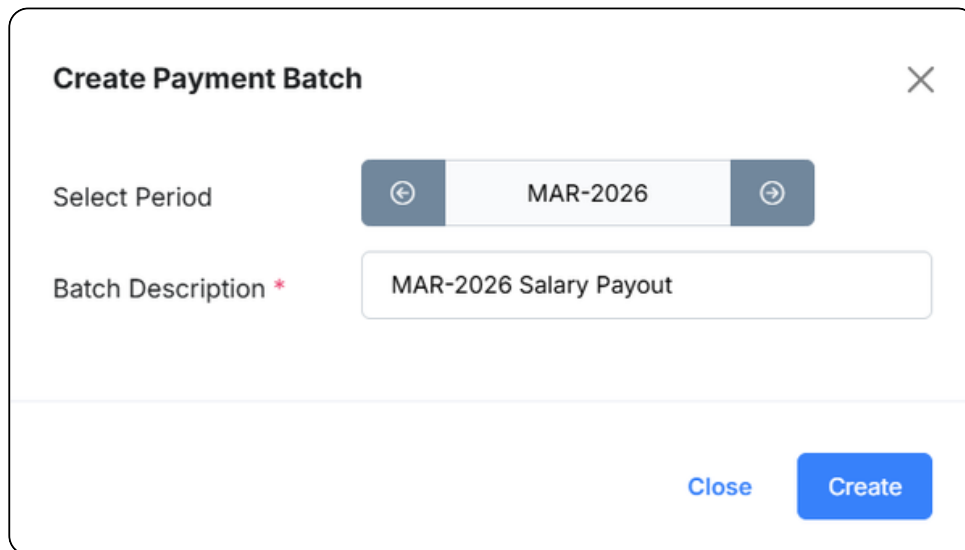
Important

Make sure you have run and finalized the payroll for the period before processing payments.

Creating Payment Batch

On Runtime HRMS portal, go to:
Payroll > Payments

Click on **Add New** to add a new payment batch



Create Payment Batch ✕

Select Period ⏪ MAR-2026 ⏩

Batch Description *

Close Create

Select a period. Edit description (if required) and click on **Create**

Payroll / Payments / Batches

Payment Batches

Initiate salary payments directly to employees' bank accounts.

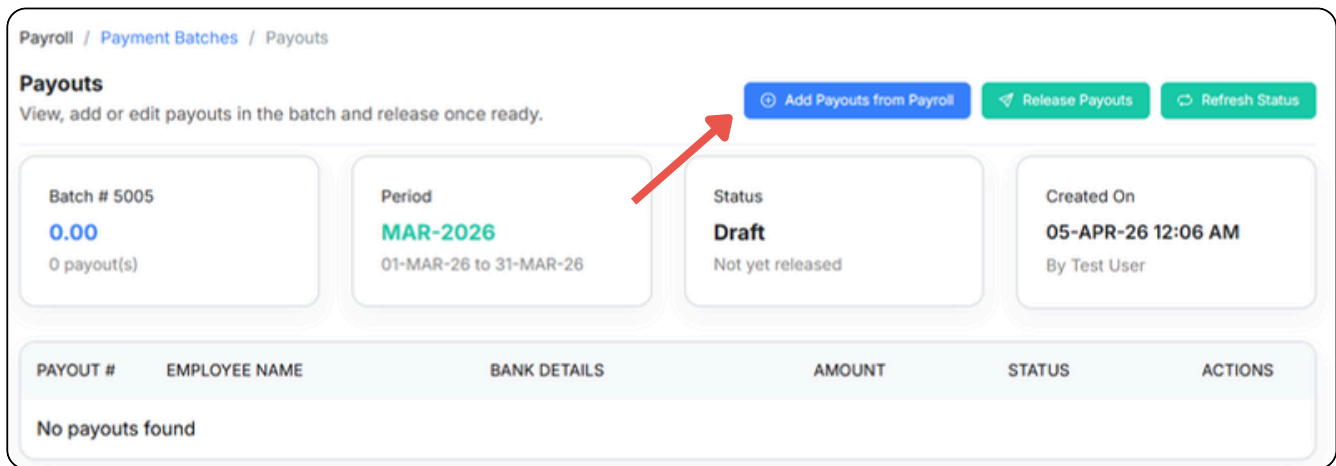
[Add New](#)

BATCH DETAILS	PAYOUT DETAILS	CREATED	STATUS	ACTIONS
# 5005 MAR2026 Salary Payout	INR 0.00 0 payouts	05-APR-26 12:06:46 AM By Test User	Draft	Payouts → Delete

Once a batch is created, you can see it in the list. It will have 0 payouts at creation. In the next step, we will add payouts to this batch.

Add Payouts to Batch

Click on Payouts → to open list of payouts for the payment batch that you just created.



Payroll / Payment Batches / Payouts

Payouts

View, add or edit payouts in the batch and release once ready.

[Add Payouts from Payroll](#) [Release Payouts](#) [Refresh Status](#)

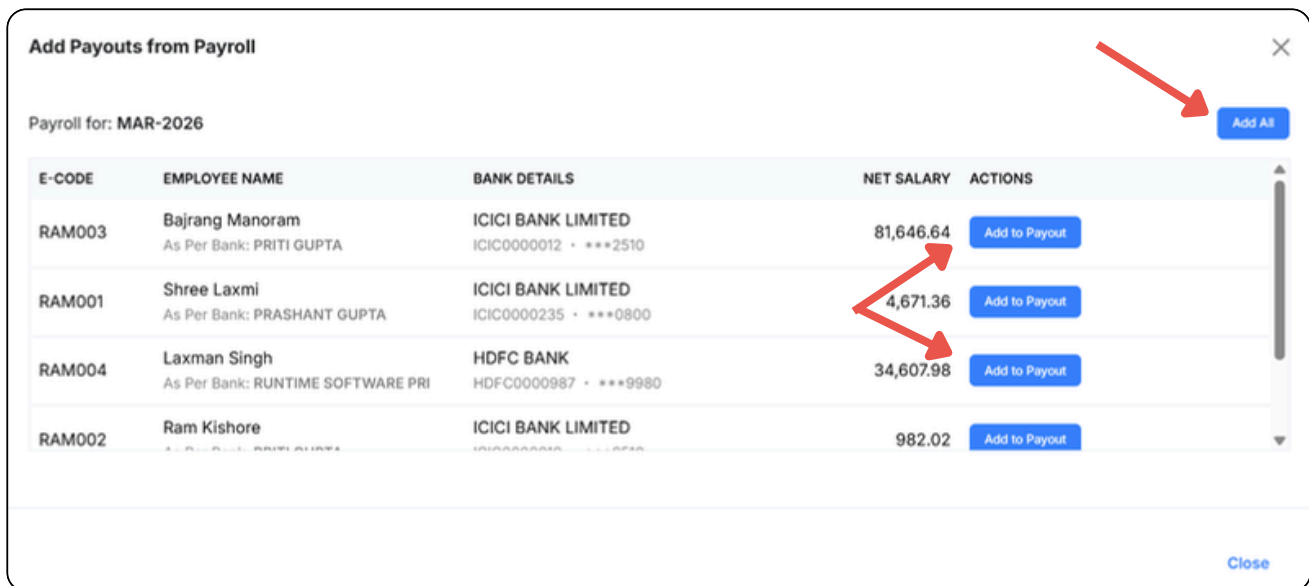
Batch # 5005 0.00 0 payout(s)	Period MAR-2026 01-MAR-26 to 31-MAR-26	Status Draft Not yet released	Created On 05-APR-26 12:06 AM By Test User
--	---	--	---

PAYOUT #	EMPLOYEE NAME	BANK DETAILS	AMOUNT	STATUS	ACTIONS
No payouts found					

Click on **Add Payouts from Payroll**

This will open a list of employees with their net payable salaries for the selected period.

To add all entries as payouts, click on **Add All**



Add Payouts from Payroll

Payroll for: MAR-2026

E-CODE	EMPLOYEE NAME	BANK DETAILS	NET SALARY	ACTIONS
RAM003	Bajrang Manoram As Per Bank: PRITI GUPTA	ICICI BANK LIMITED ICIC0000012 · ***2510	81,646.64	Add to Payout
RAM001	Shree Laxmi As Per Bank: PRASHANT GUPTA	ICICI BANK LIMITED ICIC0000235 · ***0800	4,671.36	Add to Payout
RAM004	Laxman Singh As Per Bank: RUNTIME SOFTWARE PRI	HDFC BANK HDFC0000987 · ***9980	34,607.98	Add to Payout
RAM002	Ram Kishore As Per Bank: PRITI GUPTA	ICICI BANK LIMITED ICIC0000012 · ***2510	982.02	Add to Payout

[Close](#)

If you want to process only some payments, click on **Add Payout** against each row.

Note: On addition, the status of payout will be **Draft**. The status will change as you release payouts and when it is processed for payment.

Editing or Deleting Payouts

From the list of payouts that you just added, you can still make changes.

To delete a payout from the list, click on **Delete** button on that row.

To edit a payout, click on edit button next to amount and enter new amount to save.



Payroll / [Payment Batches](#) / [Payouts](#)

Payouts

View, add or edit payouts in the batch and release once ready.

[Add Payouts from Payroll](#) [Release Payouts](#) [Refresh Status](#)

Batch # 5005 1,16,254.62 2 payout(s)	Period MAR-2026 01-MAR-26 to 31-MAR-26	Status Draft Not yet released	Created On 05-APR-26 12:06 AM By Test User
---	---	--	---

PAYOUT #	EMPLOYEE NAME	BANK DETAILS	AMOUNT	STATUS	ACTIONS
7000013	Laxman Singh As Per Bank: LAXMAN SINGH	HDFC BANK ✓ HDFC0000987 · ***9980	34,607.98 	Draft	Delete
7000012	Bajrang Manoram As Per Bank: BAJRAN MANORAM	ICICI BANK LIMITED ✓ ICIC0000012 · ***2510	81,646.64 	Draft	Delete



Important Points

Editing payouts

When you edit a payout, you are free to increase or decrease the amount. The system will not stop you from processing a higher amount as compared to the net salary payable to employee.

You can also use the edit feature to pay lower amount (partial payment) in the current batch, and process remaining amount in a separate batch.

Bank Details

It is recommended to verify bank account details before releasing payouts to make sure the money is credited to correct accounts.

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Transferring Money to Zwitch VA

Payroll / [Payment Batches](#) / Payouts

Payouts

View, add or edit payouts in the batch and release once ready.

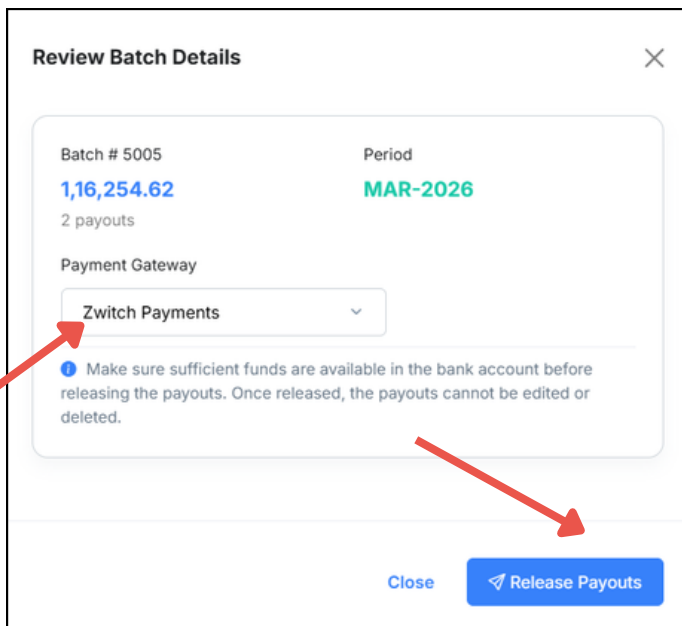
Batch # 5005	Period
1,16,254.62	MAR-2026
2 payout(s)	01-MAR-26 to 31-MAR-

The payouts page displays the total amount for the batch. You must have this balance in your Zwitch VA (virtual account). If the current balance is not sufficient, transfer the required balance from your bank account to Zwitch VA.

Note: You need to add Zwitch VA as a beneficiary in your net banking before you can transfer money to it.

Releasing Payouts

Click on **Release Payouts** button. A dialog will open as shown below:



Review Batch Details [X]

Batch # 5005 Period
1,16,254.62 **MAR-2026**
2 payouts

Payment Gateway
Zwitch Payments

• Make sure sufficient funds are available in the bank account before releasing the payouts. Once released, the payouts cannot be edited or deleted.

Close **Release Payouts**

Select **Zwitch Payments** in the Payment Gateway dropdown and click on Release Payouts.

Note: Depending on the number of payouts in your batch, the release may take a few seconds to a couple of minutes to finish.

Tracking Payout Status

Once release is finished, the status of payouts will change as follows:

Status	Description
Draft	Payout created, no action taken yet.
Released	Batch is released, no status update received from Payment Gateway
Initiated	Payment Gateway has received the entry and initiated the transfer
Pending	Payment Gateway is awaiting response from NEFT/IMPS network
Success	Money successfully transferred to employee's account
Failed	Payout failed to process. Check Zwitch dashboard for more details on the reason of failure.

About Payout Status Update

The system keeps checking payout status every few minutes, till a Success or Failed is received.

In order to manually check status, you can click on **Refresh Status** button (top right) to fetch latest status.

Failed Payouts

You can re-process the failed payouts after fixing the reason of failure. Follow same steps by creating a new batch and adding the relevant payouts to it.



Thank you!

Thanks for using Runtime HRMS's integration services. Hope this guide has helped you successfully integrate with Zwitch.

Issue Resolution

Any issues and requests should be reported at:
hrms.support@runtime.one

Note: Please do not reach out to Chat support for resolution of integration related issues.

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