

# DIRECT TOKEN PAYMENT

This is a technical API specification document  
Version: 1.0.0

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## Introduction

This is a technical document for MTNN Direct Token Payment integration. It provides guidance and template material which is intended to assist the relevant stakeholders to easily integrate to the payment interface for collections and processing of transactions seamlessly.

To carry out Direct Token Payments, the token payment operation is used. This type of payment does not require a token pin and will not redirect you to the 3D Secure page.

The transaction goes swiftly, and can be used for a variety of payments, including recurring and scheduled payments. It is also suitable for subscriptions.

## API Specification

Merchants are required to be registered on MTNN NextGen Payment Gateway platform and the credentials to call the API operations will be shared.

MTNN NextGen Payment Gateway uses the JWT authentication method to authenticate users calling the API, and a Key to generate the Signature value for every service calls.

## Token Payment

This is the operation to initiate payment on the MTNN NextGen Payment Gateway.

<b>URL</b>	<a href="https://testpay.mtn.ng/gateway/api/TokenPayment">https://testpay.mtn.ng/gateway/api/TokenPayment</a>
<b>VERB</b>	POST
<b>CONTENT-TYPE</b>	application/json
<b>AUTHENTICATION</b>	Bearer Token Authentication type.
<b>REQUEST-PAYLOAD</b>	<pre>{   "RequestHeader": {     "MerchantId": "10990MTE0992",     "TerminalId": "231167543AR2",     "TimeStamp": "0123456789",     "Signature": "0928uymd0dkq445553222pl9"   },   "Customer": {     "Email": "babavoss@see.com",     "Name": "Baba Voss",     "Phone": "080300000001"   },   "Customization": {     "LogoUrl": "http://sampleurl.com",     "Title": "Watermarks Limited",     "Description": "Service Payment"   },   "MetaData": "Sample data 1", }</pre>

	<pre> "TraceId": "9900990285", "ProductId": "aa12443d", "Amount": 2000.00, "Currency": "NGN", "FeeBearer": "M" } </pre>
<b>RESPONSE-PAYLOAD</b>	<pre> {   "ResponseHeader": {     "ResponseCode": "00",     "ResponseMessage": "Successful",     "TimeStamp": 0123456789,     "Signature": "120dksl3l3ld303e3k3mjmf36k6j3h"   },   "TransactionId": "029918891988381",   "TraceId": "9900990285",   "PayPageLink": "https://mtnnigeria.ng/payment/00998833",   "MetaData": "Sample data" } </pre>

### Properties Description

Properties	Description	Type	Mandatory
<b>RequestHeader</b>			
MerchantId	This is the Merchant unique identifier	String	Yes
TerminalId	This is the unique identifier for the terminal	String	No
TimeStamp	Timestamp: UnixTimeSeconds <i>Datatype: long</i>	Long	Yes
Signature	This value is generated to maintain the integrity of the payload. Note that a new Timestamp must be generated to calculate the signature every API call. Sha512(MerchantId +TraceId+ TimeStamp + Key).	String	Yes
<b>Customer</b>			
Email	This is a customer property, which is the customer email	String	No
Phone	This is a customer property, which is the customer Phone No.	String	No
Name	This is a customer property, which is the customer Name	String	Yes
TokenUserId	The is the User Id to get the tokenised card	String	No
<b>Customization</b>			
Title	This is an object that contains title, description, and the Logo you want to display on the payment gateway page.	String [25]	Yes
Description		String [50]	Yes
Logo		String	No
<b>MetaData</b>	This object can be used for additional information.	String	No
TraceId	This is the unique identifier from the merchant	String	Yes
Amount	This is the amount of the transaction.	Decimal	Yes

FeeBearer	This specifies who bears the fee/charges of the transaction. The value for the property is either M or C M=Merchant, C=Customer	String [1]	No
Currency	This is the currency of the transaction. e.g., NGN	String	Yes
ReturnUrl	This is the URL to return to when payment is completed. We'll include Id and Status as query strings in the URL while routing to it. Also note that a real-time notification will be pushed via the call-back.	String	Yes

### Transaction Query

Get transaction details for transactions that occurred within the last three months by calling this operation.

URL	<a href="https://testpay.mtn.ng/gateway/api/TransactionQuery">https://testpay.mtn.ng/gateway/api/TransactionQuery</a>
VERB	POST
CONTENT-TYPE	application/json
AUTHENTICATION	Bearer Token Authentication type.
REQUEST-PAYLOAD	<pre>{   "RequestHeader": {     "MerchantId": "10990MTE0992",     "TerminalId": "231167543AR2",     "TimeStamp": "0123456789",     "Signature": "0928uymd0dkq445553222pl9"   },   "TraceId": "9099388490"   "Channel": "USSD" }</pre>
RESPONSE-PAYLOAD	<pre>{   "MerchantId": "10990MTE0992",   "TerminalId": "231167543AR2",   "TraceId": "9099388490",   "TransactionId": "0993877772777724",   "PaymentDate": "2021-11-21T15:39:33.8838432+01:00",   "Channel": "USSD",   "Amount": 6000.0,   "Fee": 60.0,   "FeeBearer": "M",   "Title": "Watermarks Limited ",   "Description": "Service payment",   "TimeStamp": "0123456689",   "Signature": "3436557434lkejfd4oiw3i3pd",   "ResponseCode": "00",   "ResponseMessage": "Successful" }</pre>

	<pre>"ChannelTransactionId": "1123332455289" "ProductId": "AA122323" }</pre>
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### Properties description

Properties	Description	Type	Mandatory
<b>RequestHeader</b>			
MerchantId	This is the Merchant unique identifier	String	Yes
TerminalId	This is the unique identifier for the terminal	String	No
TimeStamp	Timestamp: <i>UnixTimeSeconds Datatype: long</i>	Long	Yes
Signature	This value is generated to maintain the integrity of the payload Sha512(MerchantId +TracelId+ Timestamp + Key).	String	Yes
Title	Transaction title as in the payment request	String	Yes
Description	Transaction description as in the payment request	String	Yes
TracelId	This is the unique identifier from the merchant	String	Yes
Amount	This is the amount of the transaction.	Decimal	Yes
Fee	This is the transaction fee	Decimal	Yes
FeeBearer	This is the Entity that bears the fee which is either M or C	String	Yes
Currency	This is the currency of the transaction. e.g., NGN	String	Yes
ResponseCode	This is the status code for the transaction	String	Yes
ResponseMessage	The is the status code message for the transaction	String	Yes
Channel	This is the channel used to complete the transaction	String	Yes
ChannelTransactionId	This is the transaction ID of the channel used.	String	Yes
ProductId	This is the unique identifier of the product	String	Yes

### Call-Back

This endpoint is to be created by the merchant to receive real time payment notification; we expect to get Http response 200 upon posting the notification. MTNN NextGen Payment Gateway will repush the notification 6 times within an hour until http response 200 is received.

URL	To be provided by the merchant.
VERB	Post
CONTENT-TYPE	application/json
AUTHENTICATION	Basic Auth: <i>using username and password provided by MTNN</i>
REQUEST-PAYLOAD	<pre>{   "MerchantId": "10990MTE0992",   "TracelId": "9099388490",   "TerminalId": "231167543AR2",   "TransactionId": "09938777772777724",   "PaymentDate": "2021-11-21T15:39:33.8838432+01:00", }</pre>

	<pre> "Channel": "USSD", "Amount": 6000.0, "Fee": 60.0, "FeeBearer": "M", "Title": "Watermarks Limited ", "Description": "Service payment", "TimeStamp": 0123456689, "Signature": "3436557434lkejfd4oiw3i3pd", "ResponseCode": "00", "ResponseMessage": "Successful", "ProductId": "AA122323", "IsTokenized": true, "CardToken": {   "Pan": "5433 **** * 23456",   "UserId": "08036261685",   "TokenId": " we32-e2233e-2ebf3-fdr34", } </pre>
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Properties	Description	Type	Mandatory
<b>RequestHeader</b>			
MerchantId	This is the Merchant unique identifier	String	Yes
TimeStamp	Timestamp: <i>UnixTimeSeconds Datatype: long</i>	Long	Yes
Signature	This value is generated to maintain the integrity of the payload Sha512(MerchantId +Traceld+ Timestamp + Key).	String	Yes
Title	Transaction title as in the payment request	String	Yes
Description	Transaction description as in the payment request	String	Yes
Traceld	This is the unique identifier from the merchant	String	Yes
TerminalId	This is the unique identifier for the terminal	String	No
Amount	This is the amount of the transaction.	Decimal	Yes
Fee	This is the transaction fee	Decimal	Yes
FeeBearer	This is the Entity that bears the fee which is either M or C	String	Yes
Currency	This is the currency of the transaction. e.g., NGN	String	Yes
ResponseCode	This is the status code for the transaction	String	Yes
ResponseMessage	The is the status code message for the transaction	String	Yes
ProductId	The is the unique identifier of the product	String	Yes
Channel	This is the channel used to complete the transaction	String	Yes
ChannelTransactionId	This is the transaction ID of the channel used.	String	Yes
ProductId	This is the unique identifier of the product	String	Yes
IsTokenized	This is to show if it is tokenized.	Bool	Yes
CardToken	This is the details of the card tokenized by the customer during the transaction	Object (Nullable)	No
Pan	This is the masked pan	String	

UserId	This is the user identifier for saved tokens	String	
TokenId	This is the token identifier	String	

### Error Codes

Codes	Description
00	Successful
96	General Error or System Challenge
06	Invalid or Missing Parameter
25	Not Found
12	Invalid Transaction
09	Pending Transaction
01	Failed Transaction: Description in the ResponseMessage, e.g. Insufficient funds.
34	Suspected Fraud

Using [ISO 8583 - Wikipedia](#)