DPO Group Integration Meeting Prep

This document contains targeted questions and points for discussion for your meeting with the DPO Group technical and account teams.

1. Technical Implementation & XML Structure

- **API Version 6 Confirmation**: "We have implemented the `createToken` and `verifyToken` requests using API v6. Can you confirm that nesting customer details (`customerFirstName`, `customerEmail`, etc.) inside the `<Transaction>` block and using `camelCase` is the current standard for this version?"

- **Mandatory Fields**: "Are there any additional mandatory fields required for compliance in Kenya that we might have missed? (e.g., `customerDialCode`, `customerPhonePrefix`, or specific Address fields for fraud monitoring?)"

- **Token Expiry**: "What is the default validity duration of a TransToken, and is it possible to configure this per transaction using the `PTL` (Payment Time Limit) field?"

2. Payment Methods & Availability

- **PesaLink Deployment**: "The earlier update mentioned PesaLink is still undergoing testing. What is the expected timeline for its deployment on our merchant account?"

- **STK Push Reliability**: "We observed an `STK9999` (Mobile push failed) error during testing. Is this a common Safaricom signal issue, or are there specific account-level configurations needed to improve STK push delivery rates?"

- **Mobile Money Prefixes**: "Does the system require a specific format for `customerPhone` (e.g., `254...`, `+254...`, or `07...`) to successfully trigger STK pushes across different providers (M-Pesa, Airtel Money)?"

3. Webhooks & Results

- **Callback Reliability**: "In cases where the `RedirectURL` might fail (e.g., customer closes the browser too early), how reliable is the server-to-server webhook/callback?

Do you implement retries if our server returns a non-200 status?"

- **Result Code '001' vs '000'**: "In the `verifyToken` response, are there any edge-case result codes we should handle besides '000' (Success) and '900' (Failed)?"

4. Operational & Settlement

- **Settlement Timeline**: "What is the standard settlement period (T+X) for transactions made via Mobile Money vs. Credit Card in Kenya?"
- **Dashboard Visibility**: "Now that we have correctly mapped customer details in the XML, will these fields be searchable and exportable in the 'Transaction Log' reports for our accounting team?"
- **Refund Process**: "Do you provide an API for processing partial/full refunds, or must this be handled manually through the DPO dashboard?"

5. Live Environment Readiness

- **Production URL Verification**: "We are currently using `https://secure.3gdirectpay.com/API/v6/`. Is this the final production endpoint, or is there a different URL for live transaction traffic?"
- **Fraud Monitoring**: "Are there any specific 'Fraud Score' thresholds that trigger manual review, and can we white-label certain transaction types?"