

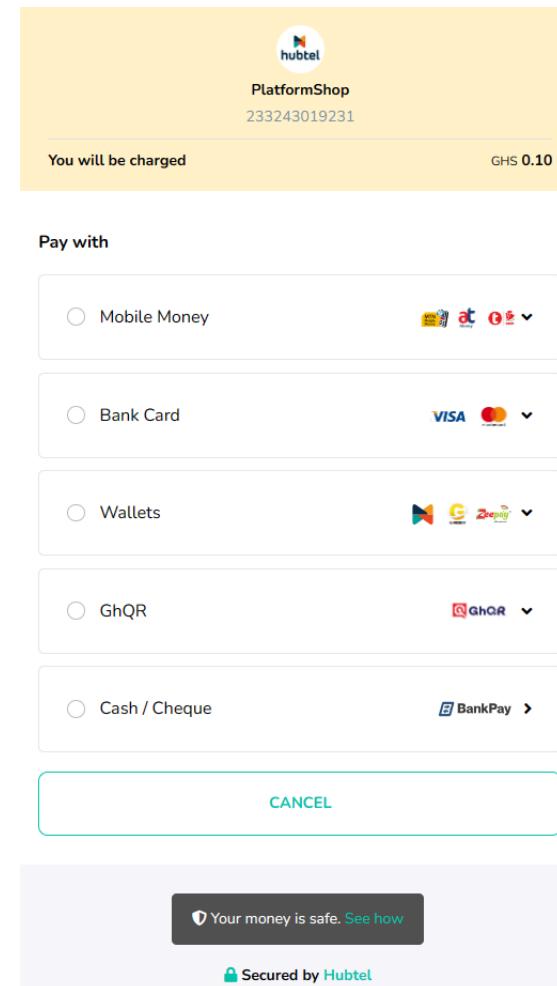
Online Checkout

Last updated December 23rd, 2025

Overview

The **Online Checkout API** allows merchants to accept online payment for goods and services using:

- Mobile Money
- Bank Card
- Wallet (Hubtel, G-Money, Zeepay)
- GhQR
- Cash / Cheque



This API offers RESTful endpoints that integrate online payments into any application.

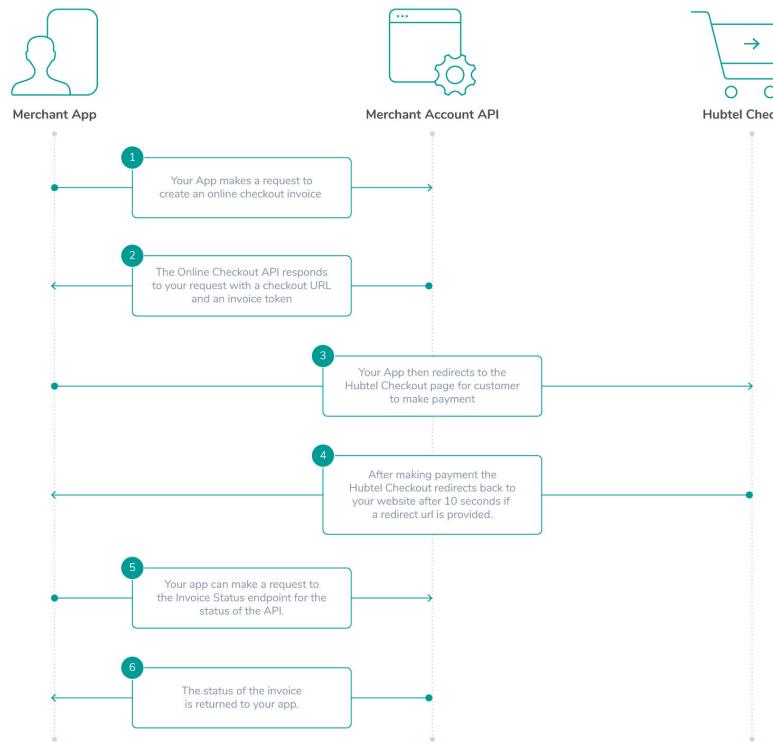
You may implement the Hubtel Online Checkout to:

- Redirect to the Hubtel Website to take payment - [Redirect Checkout](#)
- Take payment on your own website - [Onsite Checkout](#)

Redirect Checkout - How it Works

1. A customer arrives on your website and clicks on a pay button.
2. The customer is redirected to the Hubtel checkout page.
3. The customer selects how they wish to pay.
4. The customer verifies their identity by inputting their mobile number to receive an OTP.
5. When payment is completed, a success or failure notification is presented to the customer.
6. The customer is finally redirected back to your website via your return URL.

API Request Flow



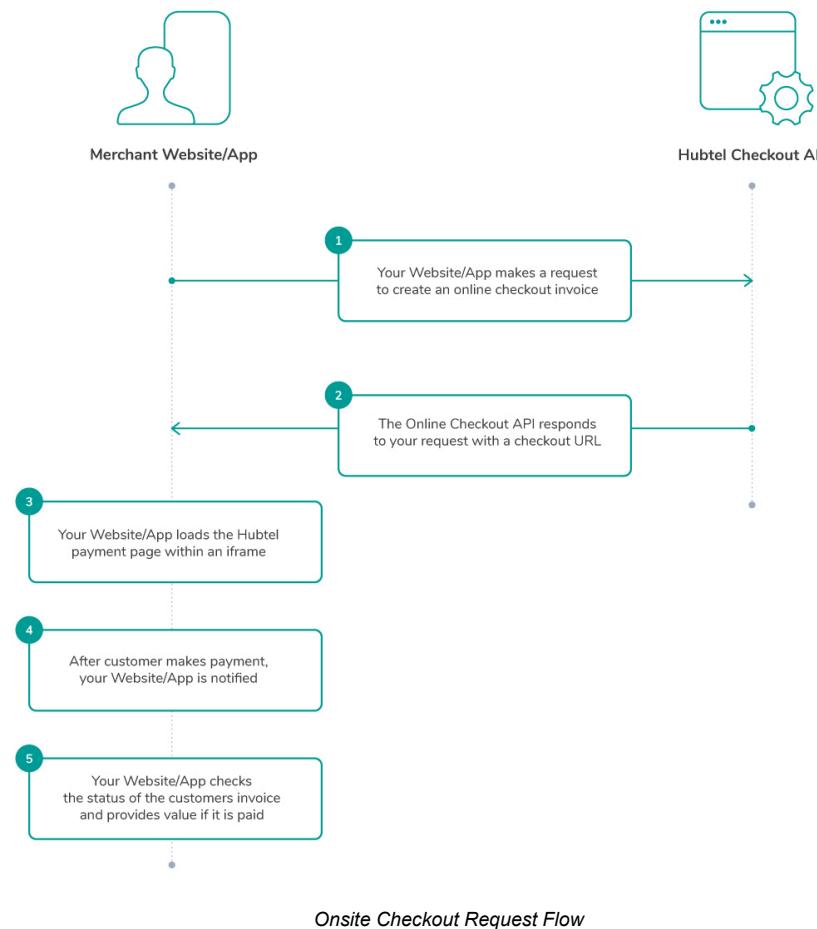
Redirect Checkout Request Flow

Onsite Checkout - How It Works

1. A customer arrives on your website and clicks on a pay button.
2. Your website loads up the Hubtel Payment page within your website preferably in an iframe.
3. The customer selects how they wish to make payment.
4. The customer verifies their identity by entering their mobile number to receive an OTP or scanning a QR Code with their Hubtel app.

5. When payment is completed, a success or failure notification is presented to the customer.

API Request Flow



Note

In instances where a merchant does not receive the final status of the transaction **after five (5) minutes** from Hubtel, it is **mandatory** to perform a status check using the Transaction Status Check API to determine the final status of the transaction.

API Reference

The **Online Checkout API** allows merchants to accept online payment for goods and services. To initiate a transaction, send an HTTP **POST** request to the below URL with the required parameters.

API Endpoint	https://payproxyapi.hubtel.com/items/initiate
Request Type	POST
Content Type	JSON

REQUEST PARAMETERS

Parameter	Type	Requirement	Description
totalAmount	Float	Mandatory	Specifies the total amount expected to be paid for the items being purchased. NB: Only 2 decimal places is allowed E.g.: 0.50.
description	String	Mandatory	A brief description about the item to be purchased.
callbackUrl	String	Mandatory	The callback URL expected to receive the final status of the payment.
returnUrl	String	Mandatory	The merchant website URL where the customer should be redirected to after payment.
merchantAccountNumber	String	Mandatory	This refers to the merchant's POS Sales ID . Find yours here .
cancellationUrl	String	Mandatory	The merchant website URL where the customer should be redirected to after cancellation.
clientReference	String	Mandatory	A unique string identifying the transaction. Useful for reference purposes. It cannot be empty but must have a maximum of 32 characters .
payeeName	String	Optional	This refers to the name of the Payee.
payeeMobileNumber	String	Optional	This refers to the mobile number of the Payee.
payeeEmail	String	Optional	This refers to the Email of the Payee.

RESPONSE PARAMETERS

Parameter	Type	Description
checkoutUrl	String	A payee should be redirected to this link to make payment.
checkoutId	String	Unique hubtel reference for the transaction.
clientReference	String	This is a unique string identifying the transaction. Same as what was passed in the request.
checkoutDirectUrl	String	A payee can make payment on the same page the request was made from with this URL.

SAMPLE REQUEST

HTTP

Copy

```
POST https://payproxyapi.hubtel.com/items/initiate
Host: payproxyapi.hubtel.com
Accept: application/json
Content-Type: application/json
Authorization: Basic endje0B1ZHza24=
Cache-Control: no-cache

{
  "totalAmount": 100,
  "description": "Book Shop Checkout",
  "callbackUrl": "https://webhook.site/8b4bbd0a-5f98-4b3d-abbe-b9b49767f7d5",
  "returnUrl": "http://hubtel.com/online",
  "merchantAccountNumber": "11684",
  "cancellationUrl": "http://hubtel.com/online",
  "clientReference": "inv0012"
}
```

SAMPLE RESPONSE

200 OK

Copy

```
{  
    "responseCode": "0000",  
    "status": "Success",  
    "data": {  
        "checkoutUrl": "https://pay.hubtel.com/7569a11e8b784f21baa9443b3fce31ed",  
        "checkoutId": "7569a11e8b784f21baa9443b3fce31ed",  
        "clientReference": "inv0012",  
        "message": "",  
        "checkoutDirectUrl": "https://pay.hubtel.com/7569a11e8b784f21baa9443b3fce31ed/direct"  
    }  
}
```

Checkout Callback

You will need to implement a callback endpoint on your server to receive payment and order notification statuses.

SAMPLE CALLBACK

JSON

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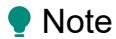
```
{  
    "ResponseCode": "0000",  
    "Status": "Success",  
    "Data": {  
        "CheckoutId": "59e2fbbff4e443b98e09346881ac7e9a",  
        "SalesInvoiceId": "e96ccfb4746045bba13f425bd573a31c",  
        "ClientReference": "Kaks545253",  
        "Status": "Success",  
        "Amount": 0.5,  
        "CustomerPhoneNumber": "233242825109",  
        "PaymentDetails": {  
            "MobileMoneyNumber": "233242825109",  
            "PaymentType": "mobilemoney",  
            "Channel": "mtn-gh"  
        },  
        "Description": "The MTN Mobile Money payment has been approved and processed successfully."  
    }  
}
```

Transaction Status Check

It is **mandatory** to implement the **Transaction Status Check API** as it allows merchants to check for the status of a transaction in rare instances where a merchant does not receive the final status of the transaction from Hubtel **after five (5) minutes**.

To check the status of a transaction, send an HTTP **GET** request to the below URL, with either one or more unique transaction identifiers as parameters.

It is also **mandatory** to parse your **POS Sales ID** for Status Check requests in the endpoint. Find your **POS Sales ID** [here](#).



Note

Only requests from whitelisted IP(s) can reach the endpoint. Requests from IP addresses that have not been whitelisted will return a **403 Forbidden** error response or a **timeout**. Submit your public IP(s) to your Retail Systems Engineer to be whitelisted.

We permit a maximum of 4 IP addresses per service.

API Endpoint	https://api-txnstatus.hubtel.com/transactions/{POS_Sales_ID}/status
Request Type	GET
Content Type	JSON

REQUEST PARAMETERS

Parameter	Type	Requirement	Description
clientReference	String	Mandatory (preferred)	The client reference of the transaction specified in the request payload.
hubtelTransactionId	String	Optional	Transaction ID from Hubtel after successful payment.
networkTransactionId	String	Optional	The transaction reference from the mobile money provider.

Note

Although either one of the unique transaction identifiers above could be passed as parameters, `clientReference` is recommended to be used often.

SAMPLE REQUEST

HTTP

```
GET /transactions/11684/status?clientReference=fhwrthrthejhjmt HTTP/1.1
Host: api-txnstatus.hubtel.com
Authorization: Basic QmdfaWghe2Jhc2U2NU6bXVhaHdpYW8pfQ==
```

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RESPONSE PARAMETERS

Parameter	Type	Description
message	String	The description of response received from the API that is related to the ResponseCode.
responseCode	String	The response code of the API after the request.
data	Object	An object containing the required data response from the API.
date	String	Date of the transaction
status	String	Status of the transaction i.e.: Paid , Unpaid or Refunded .
transactionId	String	The unique ID used to identify a Hubtel transaction (from Hubtel).
externalTransactionId	String	The transaction reference from the mobile money provider (from Telco).
paymentMethod	String	The mode of payment.
clientReference	String	The reference ID that is initially provided by the client/API user in the request payload (from merchant).
currencycode	String	Currency of the transaction; could be null .
amount	Float	The transaction amount.
charges	Float	The charge/fee for the transaction.
amountAfterCharges	Float	The transaction amount after charges/fees deduction.

Parameter	Type	Description
isFulfilled	Boolean	Whether service was fulfilled; could be <code>null</code> .

SAMPLE RESPONSE (Paid)

200 OK

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```
{
  "message": "Successful",
  "responseCode": "0000",
  "data": {
    "date": "2024-04-25T21:45:48.4740964Z",
    "status": "Paid",
    "transactionId": "7fd01221faeb41469daec7b3561bddc5",
    "externalTransactionId": "0000006824852622",
    "paymentMethod": "mobilemoney",
    "clientReference": "1sc2rc8nwmchngs9ds2f1dmn",
    "currencyCode": null,
    "amount": 0.1,
    "charges": 0.02,
    "amountAfterCharges": 0.08,
    "isFulfilled": null
  }
}
```

SAMPLE RESPONSE (Unpaid)

200 OK

Copy

```
{
  "message": "Successful",
  "responseCode": "0000",
  "data": {
    "date": "2024-04-25T21:45:48.4740964Z",
    "status": "Unpaid",
    "transactionId": "7fd01221faeb41469daec7b3561bddc5",
    "externalTransactionId": "0000006824852622",
    "paymentMethod": "mobilemoney",
    "clientReference": "1sc2rc8nwmchngs9ds2f1dmn",
    "currencyCode": null,
    "amount": 0.1,
    "charges": 0.02,
    "amountAfterCharges": 0.08,
    "isFulfilled": null
  }
}
```

Response Codes

The Hubtel Sales API uses standard HTTP error reporting. Successful requests return HTTP status codes in the 2xx. Failed requests return status codes in 4xx and 5xx. Response codes are included in the JSON response body, which contain information about the response.

Response Code	Description	Required
0000	This ResponseCode in the initial response means the request has been accepted, you can proceed with the transaction with any of the URLs provided in this initial response.	None
0000	This ResponseCode in the callback means the transaction has been processed successfully.	None

Response Code	Description	Required Action
0005	There was an HTTP failure/exception when reaching the payment partner	The transaction failed.
2001	<ul style="list-style-type: none"> • Transaction failed due to an error with the Payment Processor. Please review your request or retry in a few minutes. • The MTN Mobile Money user has reached counter or balance limits, has insufficient funds or is missing permissions. • MTN Exception: Account Holder with FRI Not Found • Transaction id is invalid • Decline - General decline of the card. No other information provided by the issuing bank. 	<ul style="list-style-type: none"> • Customer service • Mobile Money • USDT • Have sufficient funds • Ensure permissions
4000	Validation errors	Validation errors
4070	We're unable to complete this payment at the moment. Please try again later. Fees not set for given conditions.	Ensure you have sufficient funds.