mojaloop

ssnapp™

Split Payment and Settlement API

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What is the SSNAPP Mojaloop Goal?

- **Payment and Settlement API**
  - Split Payments between different DFSPs
  - Settle the payments on an
    - “Any or All” or
    - “All or Nothing” basis

Scenario 1

Split Payment to Multiple Vendors: Sale with a Commission Fee and VAT – All or Nothing

The Eastlands Football Club in Nairobi sells tickets to its matches on the MegaSoko eCommerce platform. MegaSoko takes a 10% commission from every ticket purchase made on its platform. The government collects an additional 10% VAT on the price of the ticket.

Peter, visiting from Tanzania, buys a 1,000 KSh ticket to an Eastlands FC match using his MegaSoko app and chooses to pay with his Airtel account.

MegaSoko uses Mojaloop, which splits Peter's single 1,100 KSh Airtel payment into three transactions: 900 KSh net for Eastlands FC, a 100 KSh commission for MegaSoko, and the additional 100 KSh VAT for the government.

Peter approves the payment and 900 KSh are transferred into the Eastlands FC bank account, 100 KSh are transferred into MegaSoko's M-Pesa account, and 100 KSh are transferred into the government's M-Pesa account.

In order for the ticket to be sold to Peter, all three fees—the Eastlands FC ticket fee, the MegaSoko commission, and the VAT—must be successfully paid.

If all three PAYEE transactions are successful, the money is transferred, Peter's Airtel account balance is updated, and MegaSoko sends the digital ticket to Peter.

In case of a failed PAYEE transaction to either Eastlands FC, MegaSoko, or the government, no money is transferred, Peter's Airtel account balance is unchanged, and MegaSoko does not send a digital ticket to Peter.

Scenario 2

Split Payment to Multiple Vendors: Any or All

The US based PaySoko Charities non-profit organization allows Americans to sponsor orphans in Kenya by paying their school fees and purchasing the necessary textbooks and school uniforms.

Sarah, who lives in New York, decides to sponsor Velma, an orphan in Nairobi.

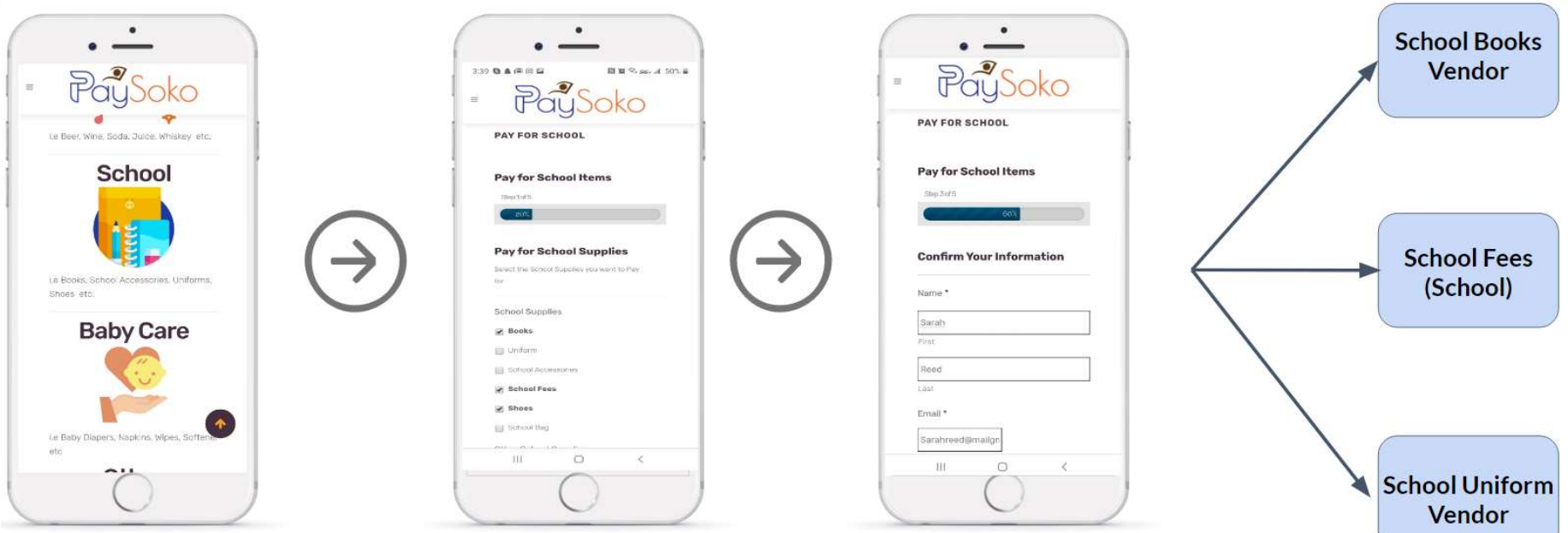
Sarah makes a single credit card payment on the PaySoko Charities website for the total amount in US dollars required to sponsor Velma.

PaySoko Charities uses Mojaloop to split Sarah's single credit card payment into three transactions, transferring funds into the M-Pesa accounts of the school, the textbook seller, and the school uniform supplier.

Sarah approves the payment, and her credit card is only charged for those PAYEE transactions that are successful. If any of the PAYEE transactions fail, funds are still transferred to the other PAYEE M-Pesa accounts.

PaySoko Charities sends payment receipts in Velma's name to those PAYEES who were paid, sends Sarah copies of those receipts, and notifies Velma of the payments that were made so that she can pick up her items and attend school.

Sponsor a Friend – UI Flow



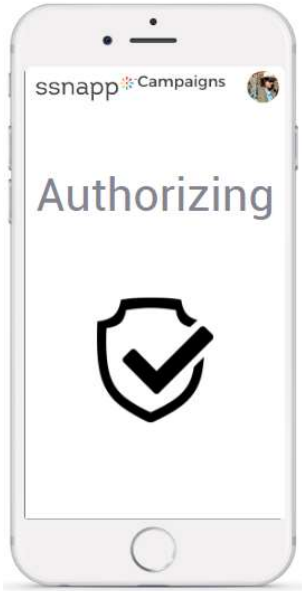
Sponsor selects School Items

Sponsor selects specific School Items to pay for

Sponsor confirms and chooses Payment Method

Split Payment among Multiple Vendors

Payment API Data Flow



API Call initiated by User

Pay with:

tigo pesa

Exchange Kenyan Shillings to Tanzanian Shillings

60 KSh = 1,320 TZS

Payment made through Tigo Pesa DFS in TZS


```
{
  "clientRefId": "190411-1007-4791-22",
  "payer": {
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      "partyIdentifier": "27710101999"
    }
  },
  "payee": {
    "partyIdInfo": {
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      "partyIdentifier": "27710102999"
    }
  },
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  "amount": {
    "amount": 1,320,
    "currency": "TZS"
  },
  "transactionType": {
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    "initiator": "PAYER",
    "initiatorType": "CONSUMER"
  },
  "note": "Demo interoperation merchant
payment",
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}
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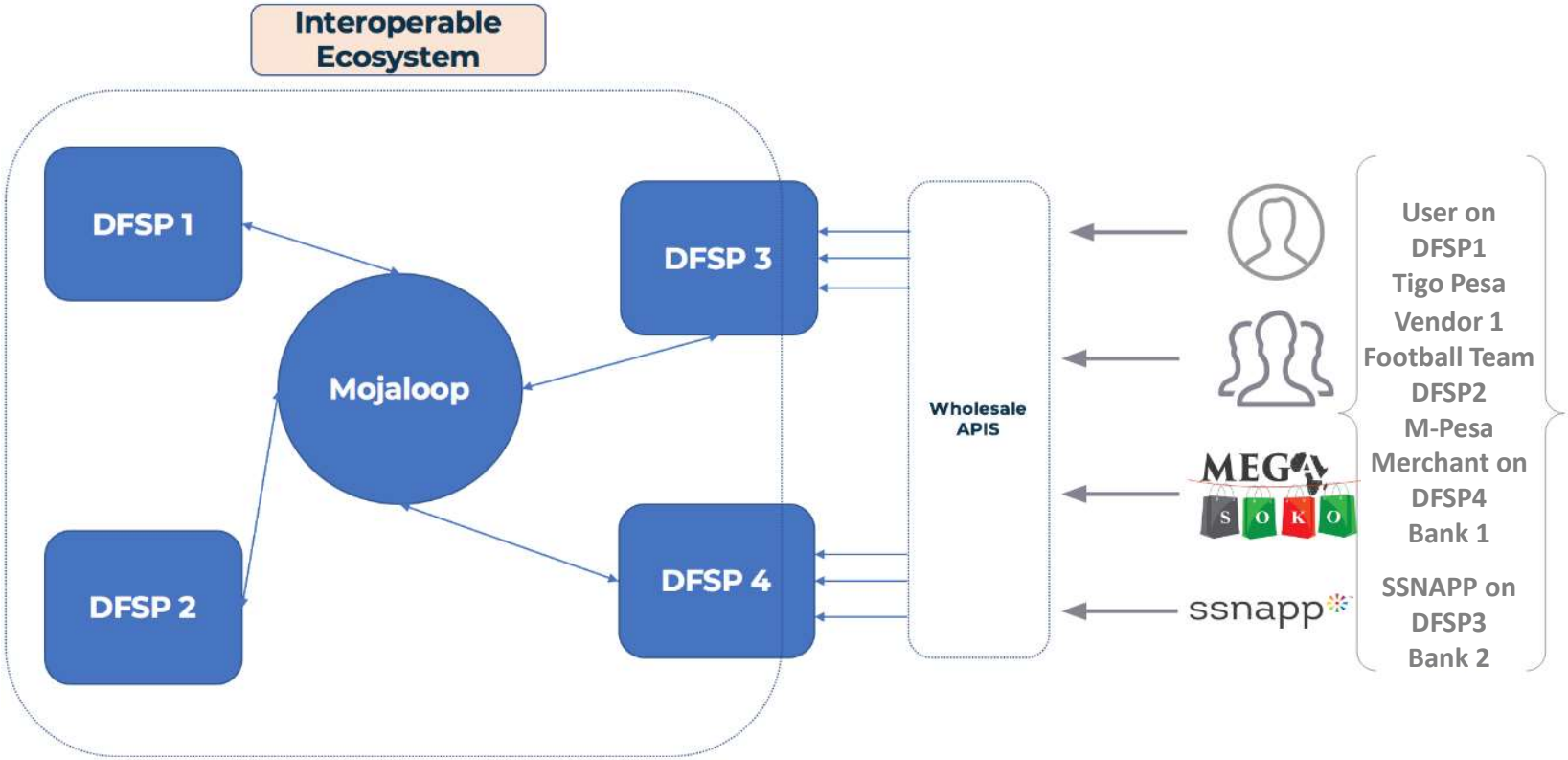
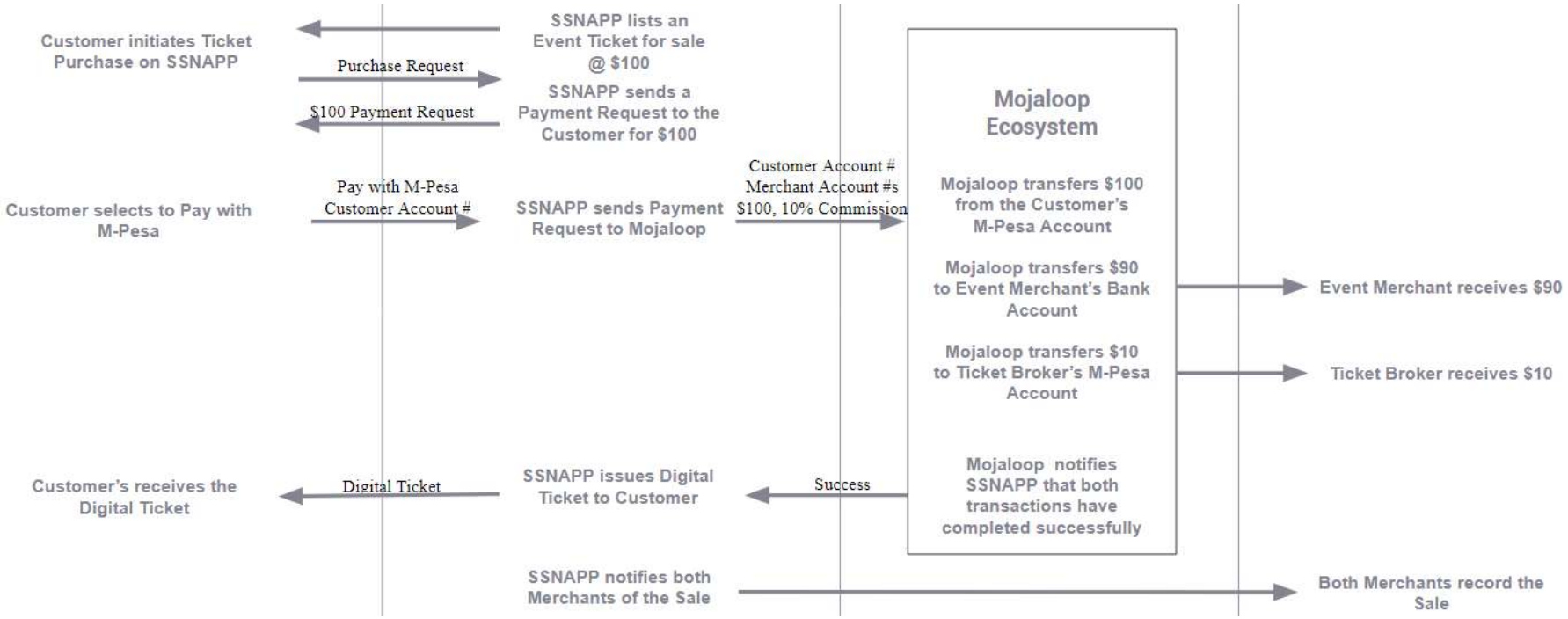
JSON returned from Mojaloop Server

Payment API Interoperable Ecosystem



Purchase a Ticket with Commission — Multiple PAYEE



Thank You