

expressPay Ghana Limited

Merchant API

| <i>Version</i> | <i>Date</i> | <i>Notes</i> |
|----------------|-----------------|---|
| <i>1.0</i> | <i>06/12/13</i> | <i>Initial Version</i> |
| <i>1.1</i> | <i>09/12/13</i> | <i>Added direct-checkout</i> |
| <i>1.2</i> | <i>03/25/16</i> | <i>Support for asynchronous mobile-money payments</i> |

STEP 1:

Merchant initiates HTTP POST request to expressPay Submit API with the appropriate request parameters:

Submit API url (test): <https://sandbox.expresspaygh.com/api/submit.php>

Submit API url (live): <https://expresspaygh.com/api/submit.php>

| Request parameters | Description |
|---|--|
| HTTP POST “body” Content-type: application/x-www-form-urlencoded | |
| merchant-id* | Id assigned to merchant by expressPay |
| api-key* | Security api-key to authenticate request |
| firstname* | Customer first name |
| lastname* | Customer last name |
| email* | Customer email. This email MUST be unique for each of the merchant’s customers. |
| phonenumber* | Customer phone number |
| username** | Customer user name |
| accountnumber** | Customer account number at merchant |
| currency* | Transaction currency. (eg. GHS) |
| amount* | Total amount to be charged (eg. 20.99) |
| order-id* | Merchant defined order Id |
| order-desc** | Order description |
| order-img-url** | URL to an image of order |
| redirect-url* | A secure URL (https) on merchant server that expressPay will redirect customer to after payment is complete. The redirection is handled via the user’s browser |
| post-url*** | A secure URL (https) on merchant server for posting the final transaction status of a pending payment. The post-url is required for mobile-money acceptance as payments may be completed by payers anywhere from a few seconds to several hours or even days after the payment is initiated. When the post-url is invoked (see |

| | |
|--|---|
| | STEP 4b for request format), the merchant is required to do a Query (see STEP 4a for Query request/response format) to check the transaction status, update their local state, and return immediately with HTTP Status 200 (OK) |
|--|---|

* Required

** Optional

*** Required for mobile-money acceptance

| Response parameters (JSON Encoded) | Description |
|---------------------------------------|---|
| status | 1 = Success 2 = Invalid Credentials 3 = Invalid Request 4 = Invalid IP |
| order-id | Merchant defined order-id |
| token | Unique token assigned for this transaction (if status is 1) |

STEP 2:

If status of STEP 1 is Success, Merchant extracts token from response of STEP 1 and redirects customer to the expressPay checkout API.

Checkout API url (test): <https://sandbox.expresspaygh.com/api/checkout.php>

Checkout API url (live): <https://expresspaygh.com/api/checkout.php>

| Request parameters | Description |
|--------------------|-----------------------------------|
| token | Unique token for this transaction |

E.g (Redirect Case only)

<https://sandbox.expresspaygh.com/api/checkout.php?token=xxxxx>

STEP 3:

On transaction complete, expressPay will redirect customer to the redirect-url provided by merchant in STEP 1 with the following request parameters.

| Request parameters | Description |
|--------------------|--------------------------------------|
| order-id | Merchant defined order-id |
| token | Unique token-id for this transaction |

eg. <https://redirect-url?order-id=xxxx&token=xxxxx>

STEP 4a:

Merchant initiates HTTP POST request to expressPay Query API to check status of a transaction.

Query API url (test): <https://sandbox.expresspaygh.com/api/query.php>

Query API url (live): <https://expresspaygh.com/api/query.php>

| Request parameters | Description |
|---|--------------------------------------|
| HTTP POST “body” Content-type: application/x-www-form-urlencoded | |
| merchant-id* | Merchant id assigned by expressPay |
| api-key* | Security key to authenticate request |
| token* | Unique token for this transaction |

* Required

| Response parameters (JSON Encoded) | Description |
|------------------------------------|---|
| result | 1=Approved 2=Declined 3=Error in transaction data or system error |

| | |
|----------------|--|
| | 4=Pending (Final status will be provided via post-url) |
| result-text | Textual response |
| order-id | Merchant defined order-id |
| token | Unique token for this transaction |
| transaction-id | Processing transaction id |
| currency | Transaction currency |
| amount | Total amount charged |
| date-processed | Date processed |

STEP 4b:

If the result in STEP 4a is 4 (i.e. Pending) expressPay will invoke the post-url at a future undetermined time when user completes payment. Note that invoking the post-url does not necessarily imply success and the merchant is required to do a Query (see STEP 4a for Query request/response format) to check the transaction status, update their local state, and return immediately with HTTP Status 200 (OK)

| | |
|---|--------------------------------------|
| Request parameters HTTP POST “body” Content-type: application/x-www-form-urlencoded | Description |
| order-id | Merchant defined order-id |
| token | Unique token-id for this transaction |