



MOBILE CONTENT LTD

DOCUMENT INFORMATION

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Document Owner:	Mobile Content Ltd
Date:	2021/02/17

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AIRTEL TIGO CREDIT MOMO API

SERVICE OVERVIEW

The credit or payments service would be used by the consuming application to initiate payment of consumers using the e-money account. It provides for payments from a Merchant's wallet to a third-party's wallet or between wallets. The service will be exposed on AirtelTigo middleware platform for it to be used by the consuming application.

DEFINITIONS AND ABBREVIATIONS

SMS	Short Message Service
USSD	Unstructured Supplementary Service Data
MSISDN	Mobile Station International Subscriber Directory Number
SOA	Service Oriented Architecture.
API	Application Program Interface
MCC	Mobile Content.Com
OSB	Oracle Service Bus

API USAGE AND REQUIRED PARAMETERS

To access and use the API successfully, few parameters must be provided.

PARAMETERS	MANDATORY LEVEL	DESCRIPTION
TargetNumber	Mandatory	Msisdn of the initiator of the service in a format (233546789364)
Amount	Mandatory	Amount payable for the service
Service	Mandatory	What the payment is for, and should be very short ei (bill-paid, fund-settlement) etc
PaymentReference	Mandatory	A unique code/id for each request submitted
AuthorizationCode	Mandatory	An access code for mcc users to be included in each request, this is a database define code. Details will be shared by head of the department.
Network	Mandatory	The value required is AIRTEL-TIGO-GH

Ei

{

“TargetNumber”:”233546789876”,

“PaymentReference”:”239843940344343943434”,

“AuthorizationCode”:”lknskdnsowejnjsdhije”,

“Amount”:”1.0”,

“Service”:”Fund-Settlement”,

“Network”:”AIRTEL-TIGO-GH”

```
}
```

A **POST** request with the above parameters should be sent to the MOMO Credit url/endpoint below.

http://139.162.242.100/adri/payments/tigo/credit/payment_request_processor.php

Example of postman request:

	KEY	VALUE
<input checked="" type="checkbox"/>	AuthorizationCode	MskwHaW9(2021028Mcc
<input checked="" type="checkbox"/>	TargetNumber	233273593525
<input checked="" type="checkbox"/>	Amount	0.5
<input checked="" type="checkbox"/>	Service	Settlement
<input checked="" type="checkbox"/>	PaymentReference	29899887766345
<input checked="" type="checkbox"/>	Network	AIRTEL-TIGO-GH

The consuming middleware would authenticate the calling application against the unwanted request from other sources.

The API will first check for the authorization for the incoming request and if all is good, it then process the request. Should the user not authorized to access the API or request coming from a wrong guest, the API will throw the below json response:

```
{  
  "Success": "Failed",  
  "Data":
```

```

{
    "ResponseCode": "2001",
    "Description": "Non authorized request"
}

```

Example of response from postman when authorization failed:



Should the request be processed successfully, a json response will be sent to the calling application to acknowledge the request as shown below:

```

{
  "Success": true,
  "ResponseCode": "payments-2005-0000-S",
  "Data": {
    "Network": "AIRTEL-TIGO-GH",
    "CorrelationId": "2334237965687202102151956024251734",
    "TransactionId": "FtNQH5c1613418962344e40ece75c00531562ab3f4a6e97af",
  }
}

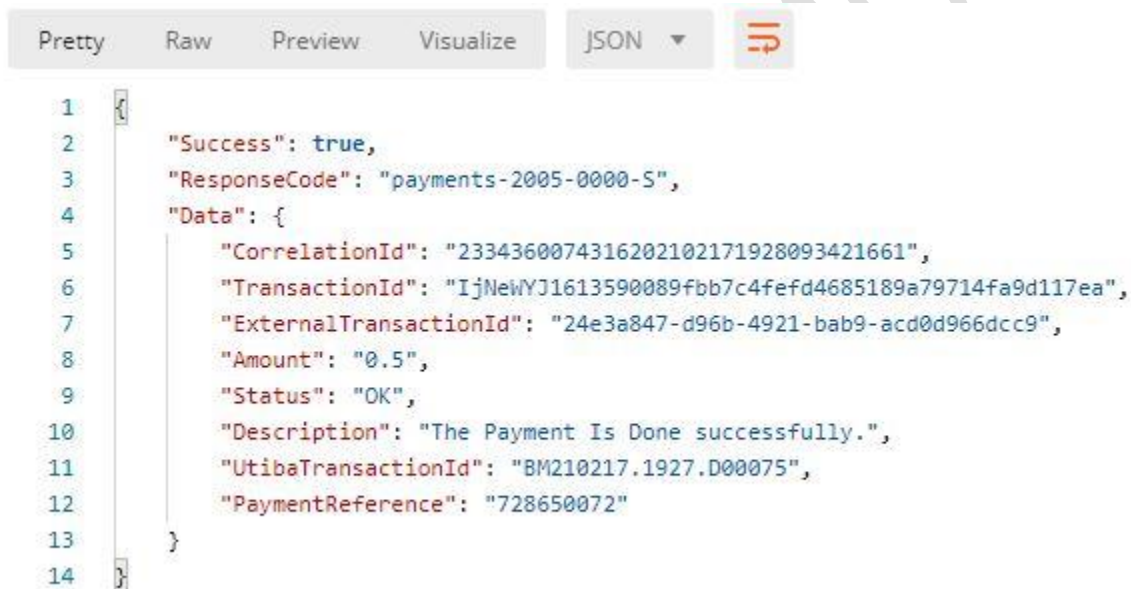
```

```

    "ExternalTransactionId": "f6dbafef-befd-407a-b900-31c45a87c3c2",
    "Amount": "0.5",
    "Status": "OK",
    "Description": "The Payment Is Done successfully.",
    "UtibaTransactionId": "BM210215.1954.C00819",
    "PaymentReference": "350235001"
  }
}

```

Example of success response from postman is request was initiated successfully:



The screenshot shows the Postman interface with the 'Pretty' tab selected. The response is a JSON object indicating a successful transaction. The 'Data' field contains a nested object with transaction details.

```

1  {
2    "Success": true,
3    "ResponseCode": "payments-2005-0000-S",
4    "Data": {
5      "CorrelationId": "2334360074316202102171928093421661",
6      "TransactionId": "IjNewYJ1613590089fbb7c4fef4685189a79714fa9d117ea",
7      "ExternalTransactionId": "24e3a847-d96b-4921-bab9-acd0d966dccc9",
8      "Amount": "0.5",
9      "Status": "OK",
10     "Description": "The Payment Is Done successfully.",
11     "UtibaTransactionId": "BM210217.1927.D00075",
12     "PaymentReference": "728650072"
13   }
14 }

```

Sample error response from postman request:

```
Pretty Raw Preview Visualize JSON ↕
1 {
2   "Success": true,
3   "ResponseCode": "payments-2005-4501-V",
4   "Data": {
5     "CorrelationId": "2334622277358202102171919319593963",
6     "TransactionId": "1y4PuWq16135895712d8d92e906319795afcecc32299b9d3f",
7     "ExternalTransactionId": "9a192f58-31a9-416b-b7de-9dca6a491881",
8     "Amount": "0.5",
9     "Status": "ERROR",
10    "Description": "Invalid Request. Please check the input and resubmit.",
11    "UtibaTransactionId": null,
12    "PaymentReference": ""
13  }
14 }
```

SUCCESS STATUS CODES

On successful operation execution the API will return the success code below.

Code	Description
payments-2005-0000-S	The Payment Is Done successfully.

ERROR CODES

This operation could return errors or failures in the process. The error codes and short descriptions are listed below.

Error Code	Error Category	Error Description
payments-2005-4501-V	OSB Validation Error	Invalid Request. Please check the input and resubmit.
payments-2005-3001-E	Backend Error. Any unmapped backend error would be returned under this error code.	<Backend error description> or Request was not successful. Backend error has occurred.
payments-2005-2501-F	Connection Error	One or more back ends may be down. Please try again later.
payments-2005-2502-F	Timeout error.	Service call has timed out. Please resubmit your request later.
payments-2005-3602-E	OSB service error	Internal service error

payments-2005-3999-E	To be mapped in unknown section. The failure reason is not defined.	Unknown/Uncaught error has occurred.
payments-2005-4502-V	When an invalid ISD (Country) code is sent in the MSISDN.	Invalid ISD code passed in the MSISDN
payments-2005-4017-V	When an already used payment reference is passed in the request by the same Merchant.	Duplicate Paymentreference passed in the request
payments-2005-4516-V	When invalid amount passed in the request	Invalid Amount passed in the request.

GENERAL RESPONSE STRUCTURE AND DESCRIPTION

Element Name	Element Type	Description
ResponseCode	String	Code that is to identify the success or fail event in the transaction
CorrelationId	Integer	Unique identifier of the transaction by the calling application.
TransactionId	String	Transaction id is generated by the calling application to tigo.
ExternalTransactionId	String	Unique transaction id from tigo platform
Amount	Double	An amount to be deducted for the service/product
Status	String	State of the transaction Enumeration values ➤ OK ➤ ERROR
Description	String	Technical and brief description of the error/success
UtibaTransactionId	String	Unique ID of the payment transaction from the MFS platform.
PaymentReference	Integer	This will be the unique payment reference sent by the consuming application

Sample success response description

Element Name	Description
UtibaTransactionId	TransactionId from the Payment Platform (Comviva Mobiquity)
CorrelationId	The unique paymentreference passed in the payment request.
Status	OK
ResponseCode	payments-2005-0000-S
Description	The Payment Is Done successfully.

Amount	The amount of the Product/Item/Service provided in the request.
ClientReference	The unique paymentreference passed in the credit request.
ExternalTransactionId	Unique id (SoaTransactionId) generated from tigo payment platform that previously came with the acknowledged response to the user's request.

Sample expected json response below:

```
{
  "Success":true,
  "ResponseCode":"payments-2005-0000-S",
  "Data":
  {
    "Network": "AIRTEL-TIGO-GH",
    "CorrelationId":"2334237965687202102151956024251734",
    "TransactionId":"FtNQH5c1613418962344e40ece75c00531562ab3f4a6e97af",
    "ExternalTransactionId":"f6dbafef-befd-407a-b900-31c45a87c3c2",
    "Amount":"0.5",
    "Status":"OK",
    "Description":"The Payment Is Done successfully.",
    "UtibaTransactionId":"BM210215.1954.C00819",
    "PaymentReference":"350235001"
  }
}
```