MOBILE CONTENT LTD

DOCUMENT INFORMATION

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MTN DEBIT MOMO API

SERVICE OVERVIEW

This method is used to debit the customer with the amount of money specified. This API returns an initial response and the final status of the transaction is returned in a callback to the calling application.

1. Merchant sends debit customer request to the API and receives the sample response indicating processing payment
2. A callback with the parameters indicated under the Third Party Callback Section of the API is sent to the client's callback URL indicating the final status of the transaction.

API USAGE AND REQUIRED PARAMETERS

Parameter	Type	Description	Mandatory
AuthorizationCode	String	Identifier for the source of the request	Yes
PaymentReference	String	Identifier for your request	Yes
CustomerMsisdn	String	Customer's phone number (Should have the format 233... and be 12 digits in length	Yes
Amount	Double	Amount of money to be debited	Yes
Network	String	Mobile Number Operator of the msisdn.	Yes
Product	String	Service the debit is meant for.	Yes

Ei:

{

   "AuthorizationCode":"xxxxxxxxxxxxxxxxxxxx",

   "PaymentReference":"12243545667879809",

   "CustomerMsisdn":"233559876098",

   "Amount":"5.50",

   "Network":"MTN-GH",

   "Product":"Voting",

}

A POST request should be made to the below endpoint:

http://139.162.242.100/adri/payments/mtn/debit/initiate_mtn_debit_request.php

CALLBACK TO THE CALLING APPLICATION

For every payment made, a callback is sent to the third party's application as a means of informing the third party on the outcome of the transaction.

NB : There would be a need to configure a singular callback URL all other MOMO API's callback can sync into. And the Service will automatically pick the callback url from the DB and post debit callback response to.

This acts as acknowledgement of receipt of the callback and does not change irrespective of the outcome of the transaction.

Parameter	Type	Description
ResponseCode	String	Code of result of transaction
Description	String	Message of result of transaction
ExternalTransactionId	String	Uniwallet's transaction ID
NetworkTransactionId	String	Mobile network's transaction ID
Amount	Double	Identifier for the merchant
RefNo	String	Request's transaction ID
CustomerMsisdn	String	Customer's phone number
Amount	Double	Amount of money
TransactionTime	String	The timestamp when the transaction was completed

{

    "ResponseCode": "03",

    "RefNo": "233242021021811361124811371",

    "Data": {

        "TransactionId": "kIo3HxP161364817164622dffb77aed1cd87222bcbf21e661",

        "ExternalTransactionId": "1613648171244",

        "Description": "Processing payment",

        "Amount": "0.5",

        "Status": "OK",

      "PaymentReference": "29899887766345",

      "TransactionTime": "2021-02-18 11:36:11"

    }

}

callback

{

  "Success": TRUE,

  "ResponseCode": "01",

  "Data": {

    "RefNo": "233242021021811361124811371",

    "NetworkTransactionId": "146915026",

    "ExternalTransactionId": "1613648171244",

    " CustomerMsisdn ": ""233240974010"",

    "ResponseMessage": "Successfully processed transaction.|Debit MTN customer."

    " TransactionTime ": " 2021-02-18 11:39:01",

  }

}

MTN SPECIFIC STATUS CODES

Code	Message	Description
529	TARGET AUTHORIZATION ERROR	Transaction will cause wallet limit rule to be violated (ie. The customer does not have enough funds to complete the transaction OR The transaction will cause the wallet to exceed the maximum amount it can hold and hence can't be completed
527	RESOURCE NOT FOUND	Number is not registered on mobile money

515	ACCOUNTHOLDER WITH FRI NOT FOUND	The MTN msisdn provided is not a registered subscriber
682	An internal error caused the operation to fail	An internal error caused the operation to fail
04	Payment Amount is not in range.	The Payment Amount specified exceeds the allowed maximum amount
779	The required resource is temporarily locked	Some other transactional operation is being performed on the wallet therefore this transaction cannot be completed at this time

GENERAL STATUS CODES

Below are the response codes returned by the API.

Code	Message	Description
03	Processing payment.	Initial success response when request is made indicating that the payment is being processed.
01	Payment successful.	Callback response to indicate the finalised successful payment.
100	Payment failed.	Processing of payment failed.
400	Invalid request	Request object is invalid.
112	Service unavailable. Try again later	Requested service is currently unavailable
131	Request timed out	A timeout occured when sending request to the Mobile Network Operator (MNO)

121	Not allowed to access this service	The specified route has not been enabled for the product
400	Insufficient Funds In merchant account	Insufficient Funds to support this transaction (This version of the code is only returned in the callback for Credit Customer requests Only)
110	Duplicate Transaction	An existing PaymentReference is being passed in the request

CREDIT CUSTOMER API

This method is used to credit the customer with the amount of money specified. This API returns an initial response and the final status of the transaction is returned in a callback to the merchant.

The typical flow for this transaction is as follows.

1. Merchant sends credit customer request to the API and receives the sample response indicating processing payment
2. A callback with the parameters indicated under the Third Party Callback Section of the API is sent to the merchant's callback URL indicating the final status of the transaction.

Parameter	Type	Description	Mandatory
AuthorizationCode	String	Identifier for the source of the request	Yes
PaymentReference	String	Identifier for your credit request	Yes
CustomerMsisdn	String	Customer's phone number (Should have the format 233… and be 12 digits in length	Yes
Amount	Double	Amount of money to be debited	Yes

Network	String	Mobile Number Operator of the msisdn.	Yes
Product	String	Service the credit is meant for.	Yes

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```
{

    "AuthorizationCode":"xxxxxxxxxxxxx",

     "PaymentReference":"239843940344343943434",

     "CustomerMsisdn":"233245345276",

     "Amount":"10.00",

     "Network":"MTN-GH",

     "Product":"Payment"

}
```

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

http://139.162.242.100/adri/payments/mtn/credit/credit_mtn_customer_request.php