



Monetbil Payment API v1

Monetbil API (Mobile Money) is based on HTTP methods that make it easier to write applications. You can use any HTTP client in a programming language or even your browser to interact with the API.

Base URL

Default base URL is:

```
https://api.monetbil.com/payment/{version}/
```

Note: For security reasons, all Monetbil APIs are served via HTTPS only.

API currently supports the following functions:

FONCTION	DESCRIPTION
placePayment	This function starts a payment request, and returns a paymentId .
checkPayment	This function returns the status of a payment after calling the placePayment function.

1 Start a Payment Request

The following API allows you to start a Mobile Money payment request.

```
POST https://api.monetbil.com/payment/v1/placePayment
```

The payload must be in the JSON format, as described below.

Example

```
curl -X POST -H "Content-Type: application/json" -d '{  
  "service": "YOUR_SERVICE_KEY",  
  "phonenum": "BUYER_PHONENUMBER",  
  "amount": "AMOUNT_TO_BE_PAY",  
  "notify_url": "https://your.server.com/monetbil/notifications",  
}' "https://api.monetbil.com/payment/v1/placePayment"
```

Parameters

PARAMETER		DESCRIPTION
amount	Mandatory	Amount you want to charge the consumer for the item ordered.
phonenumber	Mandatory	Predefined phone number of the user.
service	Mandatory	Unique key generated by Monetbil for each service.
operator	Optional	Operator's code to pre-select by default. (see table: Operators list)
currency	Optional	Currency to be used (XAF) (see table: Operators list)
item_ref	Optional	Unique reference of the article in your system.
payment_ref	Optional	The unique reference of the command in your system.
country	Optional	Two-letter country code defined in ISO 3166-1 of the International Standard. For example, Cameroon is represented by CM .
user	Optional	The user who makes the purchase in your system.
first_name	Optional	First name of the user.
last_name	Optional	Last name of the user.
email	Optional	E-mail address of the user. To send the successful payment receipt
notify_url	Optional	Payment result notification

The response contains a **paymentId**.

Example with MTN Mobile Money

```
{
  "status": REQUEST_ACCEPTED,
  "message": payment pending,
  "channel_ussd": *126#,
  "channel_name": MTN Mobile Money,
  "channel": CM_MTNMOBILEMONEY,
  "paymentId": 17759286369594791363
}
```

PARAMETER	DESCRIPTION
status	<p>Status of request:</p> <ul style="list-style-type: none"> • REQUEST_ACCEPTED - Everything OK, request queued for processing • INVALID_REQUEST • INVALID_SERVICE; • MISSING_SERVICE • INVALID_MSISDN • MISSING_MSISDN • INVALID_COUNTRY • INVALID_AMOUNT • SERVICE_DISABLED_BY_ADMIN • SERVICE_DISABLED_BY_OWNER • SERVICE_NOT_FOUND

PARAMETER	DESCRIPTION
	<ul style="list-style-type: none"> SERVICE_NOT_APPROVED SERVER_ERROR
message	<p>Message generated by the system:</p> <ul style="list-style-type: none"> payment pending service not found service not approved service disable by admin service disable by owner amount invalid invalid country invalid phonenummer unknow error etc.
channel	<p>Channel used to make payment.</p> <ul style="list-style-type: none"> CM_MTNMOBILEMONEY CM_ORANGEMONEY CM_EUMM Etc...
channel_uscd	<p>Mobile Operator USSD code</p> <ul style="list-style-type: none"> *126*1# for MTN Mobile Money #150# for Orange Money
channel_name	Mobile Operator name
paymentId	Transaction ID
payment_url	Payment URL if available

2 Check the status of payment

The following API allows you to check the status of a Mobile Money payment.

POST <https://api.monetbil.com/payment/v1/checkPayment>

Parameters

You must post the following parameters:

PARAMETRE		DESCRIPTION
paymentId	Mandatory	Payment ID generated after a call to placePayment

Response in JSON format:

HTTP Status Code: 200

PARAMETER		DESCRIPTION
paymentId	Mandatory	Unique pending payment ID.
message	Mandatory	Message generated by the system: <ul style="list-style-type: none"> • payment pending • payment finish
transaction	Optional	Payment data. Present when payment is complete: <ul style="list-style-type: none"> • transaction_UUID • created_date • start_time • end_time • msisdn • mobile_operator_name_short • mobile_operator_namemobile_network_code • mobile_operator_code • mobile_country_code • country_name • country_code • country_iso • user • amount

PARAMETER		DESCRIPTION
		<ul style="list-style-type: none"> • fee • revenue • currency • status (Payment result) <ul style="list-style-type: none"> ○ 1 – Success ○ 0 – Failed ○ -1 – Cancelled ○ -2 - Refunded • message • http_user_agent • device • device_constructor • device_model • os • os_version • browser • browser_version • ip_address • isp • isp_org • region_code • region_name • localisation_string • query_string • notify • item_ref • payment_ref • first_name • last_name • email • receipt_sent • api_call

Example PHP-cUrl

- PlacePayment

```
<?php

$data = array(
    'service' => 'j9XjZzkFqjeL5fk34e1RNq98thRRwvYf',
    'phonenummer' => '237654.....',
    'amount' => 100
);

$ch = curl_init();

curl_setopt($ch, CURLOPT_URL, 'https://api.monetbil.com/payment/v1/placePayment');
curl_setopt($ch, CURLOPT_SSL_VERIFYHOST, 0);
curl_setopt($ch, CURLOPT_SSL_VERIFYPEER, 0);
curl_setopt($ch, CURLOPT_RETURNTRANSFER, 1);
curl_setopt($ch, CURLOPT_HEADER, 0);
curl_setopt($ch, CURLOPT_POST, 1);
curl_setopt($ch, CURLOPT_POSTFIELDS, json_encode($data));
curl_setopt($ch, CURLOPT_TIMEOUT, 30);

$json = curl_exec($ch);

$httpcode = curl_getinfo($ch, CURLINFO_HTTP_CODE);

$jsonArray = json_decode($json, true);

print_r($jsonArray);
```

Result:

```
Array (
    [status] => REQUEST_ACCEPTED
    [message] => payment pending
    [channel_ussd] => *126*1#
    [channel_name] => MTN Mobile Money
    [channel] => CM_MTNMOBILEMONEY
    [paymentId] => 61347672161751969872
)
```


- CheckPayment

```
<?php
$data = array(
    'paymentId' => '21929552347272263345'
);

$ch = curl_init();

curl_setopt($ch, CURLOPT_URL, 'https://api.monetbil.com/payment/v1/checkPayment');
curl_setopt($ch, CURLOPT_SSL_VERIFYHOST, 0);
curl_setopt($ch, CURLOPT_SSL_VERIFYPEER, 0);
curl_setopt($ch, CURLOPT_RETURNTRANSFER, 1);
curl_setopt($ch, CURLOPT_HEADER, 0);
curl_setopt($ch, CURLOPT_POST, 1);
curl_setopt($ch, CURLOPT_POSTFIELDS, http_build_query($data, '', '&'));
curl_setopt($ch, CURLOPT_TIMEOUT, 30);

$json = curl_exec($ch);

$jsonArray = json_decode($json, true);

if (is_array($jsonArray) and array_key_exists('transaction', $jsonArray))
{
    $transaction = $jsonArray['transaction'];

    $status = $transaction['status'];

    if ($status == 1)
    {
        // Successful payment
    }
    elseif ($status == - 1)
    {
        // Transaction cancelled
    }
    else
    {
        // Payment failed
    }
}
```

Operators list

COUNTRY	OPERATORS	CODE	CURRENCY
CAMEROON <i>CM</i>	MTN Mobile Money	CM_MTNMOBILEMONEY	XAF
	Orange Money	CM_ORANGEMONEY	
	Express Union Mobile Money	CM_EUMM	
SENEGAL <i>SN</i>	Orange Money	SN_ORANGEMONEY	XOF
DRC-Congo <i>CD</i>	Orange Money	CD_ORANGEMONEY	CDF or USD
Congo-Brazzaville <i>CG</i>	Airtel Money	CG_AIRTELMONEY	XAF
	MTN Mobile Money	CG_MTNMOBILEMONEY	
BENIN <i>BJ</i>	MTN Mobile Money	BJ_MTNMOBILEMONEY	XOF
LIBERIA <i>LR</i>	MTN Mobile Money	LR_MTNMOBILEMONEY	LRD or USD

INFORMATION

For any information, contact us at support@monetbil.com