

Purchase from Merchant Site

If Customer has not already done so, they must link their Account – see **Link EdenMoney Account**

Process

Customer is on Merchant Website and wants to purchase an item using EdenMoney as a payment method.

- 1) Merchant website sends a Purchase request to EdenMoney along with the Customer “Token”

Customer Token	ABC123456789
Request Type	purchase
Currency	e.g. USD
Amount	e.g. 100

- 2) EdenMoney will generate an OTP and send over to customer phone once a transaction request from merchant is received.
- 3) In response EdenMoney also generates a transaction id and sends to merchant website.
- 4) EdenMoney system updated.

Transaction END

Transfer To Merchant Site (Funding Merchant website account)

If Customer has not already done so, they must link their Account – see **Link EdenMoney Account**

Process

Customer is on Merchant Website and wants to fund their Merchant website account using EdenMoney as a funding method.

- 5) Merchant website sends a Transfer To request to EdenMoney along with the Customer “Token”

Customer Token	ABC123456789
Request Type	transferTo
Currency	e.g. USD

- 1) Goes to EdenMoney site with Transfer To Window with following details:
 - a. Merchant ID (Prepopulated)
 - b. Account Balance of Customer e.g. 120 USD – obtained through Customer Token
 - c. Amount to transfer (Text field)
 - d. Submit button
 - e. Top Up EdenMoney Wallet Button – a button that goes to the Customer’s EdenMoney Wallet – and outside of the current “Transfer To” process. *If the Customer is on a Mobile phone, then the App will open otherwise there will be a notification on the top of the screen to notify user that they can download the EdenMoney App.*
- 2) Customer enters amount to Transfer To Merchant (within the Balance available – in this case < 120 USD)
- 3) On Submit, EdenMoney will generate an OTP and send over to customer phone.
- 4) Customer should enter OTP to proceed
- 5) On success response EdenMoney generates a transaction id and sends to merchant website.

EdenMoney system updated.

Transaction END