CASH TRANSFER API

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FOREWORD

This is the **CASH TRANSFER API** drafted by **TLC, FZC.**

This manual assumes that you are:

- familiar with the system and has an IT background;
- conversant with Windows and Red hat Linux environment;
- conversant with mobile money and banking information.

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Table of Contents

1.0 Introduction

The Scope of this document is to define the connectivity details with Moov Money Wallet System using ONLINE tools.

2.0 Connectivity

2.1 Description

The request element sent to the Moov Money Wallet System should conform the following.

- HTTPS is used in the URL for communication.
- The request type is JSON / HTTP POST.

2.2 URL

The application submits all requests to the Mobile Money Wallet System using the following URL.

https://<IPAddress>:<Port>/api/gateway/3pp/transaction/process/

2.3 POST body

Following are the parameters contained in the POST body with their description.

ITEM	TYPE	REPEATABLE	DESCRIPTION
HEADERS	String	N	Authentication token to be calculated per request
JSON REQUEST	Object	Y	Operation to execute

The HEADERS which is always included on the request are composed with the following.

TOKEN PARAMETER	COMMENT
Authorization	Basic Authentication
command-id	Command to be executed

Username and Password for the basic authentication will be shared

Command id value can be checked on each method

3.0   Merchant Payment Initiated Transaction

3.1   Purpose

Mobile Wallet payment to Merchant integrator via USSD PUSH.

API Request Parameters

command-id : mror-transaction-ussd

Name	Type	Required	Repeatable	Comment
request-id	String	Y	N	3pp transaction id
destination	String	Y	N	Mobile Number to be debited
message	String	Y	N	Push Message Notification (140char)
amount	Numeric	Y	N	Amount of transaction
remarks	String	Y	N	Merchant Remarks 1
extended-data	String	Y	N	Optional json object

Sample Request

```
{
     "request-id": "TESTACCOUNT-620200521000000",
     "destination": "24166394168",
     "amount": 600,
     "remarks": "TEST",
     "message": "PAYMENT OF 600 TO ABC PLEASE CONFIRM WITH PIN",
     "extended-data": {
          //optional json object
     }
}
```

API Response Parameters

NAME	TYPE	DESCRIPTION
status	Integer	Transaction Status ID
message	String	Transaction Status Description
request-id	String	Transaction reference ID 3pp
trans-id	String	Transaction reference ID Mobile Money System

Sample Response

```
{
     "request-id": "TESTACCOUNT-620200521000000",
     "trans-id": "125020200525BC3946BA",
     "status": "0",
     "statusdescription": "SUCCESS"
}
```

4.0 Cash Transfer

4.1 Purpose

Merchant transfer a funds to an account which allowed by the configurations.

API Request Parameters

command-id : transfer-api-transaction

Name	Type	Required	Repeatable	Comment
request-id	String	Y	N	3pp transaction id
destination	String	Y	N	Mobile Number to be credited
amount	Numeric	Y	N	Amount of transaction
remarks	String	Y	N	Merchant Remarks 1
extended-data	String	Y	N	Optional json object

Extended Data Object

Name	Type	Required	Repeatable	Comment
ext2	String (length 4000)	N	N	Custom String Data
custommessage	String	N	N	Part of message that can be added to the sms

Sample Request

```
{
     "request-id": "TESTACCOUNT-620200521000000",
     "destination": "24166394168",
     "amount": 600,
     "remarks": "TEST",
     "extended-data": {
          "ext2": "CUSTOM STRING", //JSON STRING OF DEB
          "custommessge": "Payment for XXXX"
     }
}
```

API Response Parameters

NAME	TYPE	DESCRIPTION
status	Integer	Transaction Status ID
message	String	Transaction Status Description
request-id	String	Transaction reference ID 3pp
trans-id	String	Transaction reference ID Mobile Money System

Sample Response

```
{
    "request-id": "TESTACCOUNT-620200521000000",
    "trans-id": "125020200525BC3946BA",
    "status": "0",
    "statusdescription": "SUCCESS"
}
```

5.0   Mobile Account Status

For cases it is required to check the subscriber's mobile number status or registration details or profile in the Moov Money Wallet System before proceeding.

In this case, the following API applies and the same token as above is required in the request.

API Request Parameters

command-id : process-check-subscriber

NAME	TYPE	DESCRIPTION
destination	String	Subscriber Mobile Number
request-id	String	Request-id

Sample Request

```
{
        "destination": "22662356789",
        "request-id": "TESTACCOUNT-620200521000000123554",
        "extended-data": {
        }
}
```

API Response Parameters

NAME	TYPE	DESCRIPTION
status	Integer	Transaction Status ID
message	String	Transaction Status Description
msisdn	String	Moov Money Subscriber Mobile Number
status	String	Status of Mobile Number in Moov Money System
firstname	String	First Name of the Subscriber
secondname	String	Second Name of the Subscriber. Can be blank.
lastname	String	Last Name of the Subscriber.
accounttype	String	Mobile Number Account Type in Moov Money System
street	String	Subscriber Registered Street
city	String	Subscriber Registered City
region	String	Subscriber Registered Region
dateofbirth	DateTime	Subscriber Date of Birth

Sample Response

```
{
 "request-id": "TESTACCOUNT-620200521000000123554",
 "trans-id": "CHKSUB220107.0453.J00004",
 "status": "0",
 "message": "OK",
 "extended-data": {
        "data": {
                "subscriber-
    details": "{\"msisdn\":\"22662356789\",\"status\":\"ACTIVE\",\"firstname\":\"TEST\",\"lastname\
":\"TEST\",\"accounttype\":\"MCOM1\",\"street\":\"\",\"city\":\"TEST\",\"region\":\"TEST\",\"dateofbir
th\":\"1991-06-02 00:00:00.0\"}"
        }
    }
}
```

6.0 *Transaction Status*

For cases it is required to check the transaction status.

In this case, the following API applies and the same token as above is required in the request.

API Request Parameters
command-id : process-check-transaction

NAME	TYPE	DESCRIPTION
request-id	String	Request id from 3pp

Sample Request

```
{
     "request-id": "TESTACCOUNT-620200521000000",
}
```

API Response Parameters

NAME	TYPE	DESCRIPTION
status	Integer	Transaction Status ID
message	String	Transaction Status Description
request-id	String	Transaction reference ID 3pp
trans-id	String	Transaction reference ID Mobile Money System
Extended-data	String	Custom Object

Extended Data Object

NAME	TYPE	DESCRIPTION
Data	Object	
Reference-id	String	Wallet Referenceid in case successful

Sample Response

```
{
    "request-id": "TESTACCOUNT-620200521000000123",
    "trans-id": "CHKTRANS220107.0454.J00001",
    "status": "0",
    "message": "OK",
```

```
    "extended-data": {
        "data": {
            "reference-id": "WMRCH220107.0448.J00000"
        }
    }
}
```

7.0 Cross Boarder Transfer

7.1 Purpose

Remittance Partner Transactions.

API Request Parameters

command-id : xcash-api-transaction

Name	Type	Required	Repeatable	Comment
request-id	String	Y	N	3pp transaction id
destination	String	Y	N	Mobile Number to be credited
amount	Numeric	Y	N	Amount of transaction
remarks	String	Y	N	Merchant Remarks 1
extended-data	String	Y	N	Optional json object

Sample Request

```
{
      "request-id": "TESTACCOUNT-620200521000000",
      "destination": "24166394168",
      "amount": 600,
      "remarks": "TEST",
      "extended-data": {
            //optional json object
      }
}
```

API Response Parameters

NAME	TYPE	DESCRIPTION

status	Integer	Transaction Status ID
message	String	Transaction Status Description
request-id	String	Transaction reference ID 3pp
trans-id	String	Transaction reference ID Mobile Money System

Sample Response

```
{
    "request-id": "TESTACCOUNT-620200521000000",
    "trans-id": "125020200525BC3946BA",
    "status": "0",
    "statusdescription": "SUCCESS",
    "extended-data": {
      "code": "NNNN" //will generate incase receiver is unregistered
    }

}
```

8.0   Subscriber Registration

8.1 Purpose

Subscriber Registration.

API Request Parameters

command-id : subscriber-registration

Parameter	Type	Required	Description
nickname	String	NO	Nickname *(If nickname is empty the default nickname would be MSISDN)*
msisdn	String	YES	MSISDN *(must be unique)*
lastname	String	YES	Last Name
firstname	String	YES	First Name
secondname	String	NO	Second Name
idnumber	String	YES	ID Number
iddescription	String	YES	ID Description
idexpirydate	String	NO	ID Expiry Date *(format : ddMMyyyy)*
tinnumber	String	NO	TIN Number
gender	String	YES	Gender *(HOMME or FEMME)*
nationality	String	NO	Nationality
dateofbirth	String	YES	Date of Birth *(format: ddMMyyyy)*
placeofbirth	String	YES	Place of Birth
company	String	NO	Company

profession	String	NO	Profession
businessname	String	NO	Business Name
city	String	YES	City
streetname	String	NO	Street Name
region	String	NO	Region
country	String	NO	Country
emailaddress	String	NO	Email Address
alternatenumber	String	NO	Alternate Number
accounttype	String	NO	1 or 2 (1 - TEMP, 2 - MCOM)

Sample Request

```
{
    "request-id": "TESTACCOUNT-620200521000000",
    "extended-data":
      { "nickname": "string",
       "msisdn": "string",
       "lastname": "string",
       "firstname": "string",
       "secondname": "string",
       "idnumber": "string",
       "iddescription": "string",
       "idexpirydate": "string",
       "tinnumber": "string",
       "gender": "string",
       "nationality": "string",
       "dateofbirth": "string",
       "placeofbirth": "string",
       "company": "string",
       "profession": "string",
       "businessname": "string",
       "city": "string",
       "streetname": "string",
       "region": "string",
       "country": "string",
       "emailaddress": "string",
       "alternatenumber": "string",
       "accounttype": "string"

    }
}
```

API Response Parameters

NAME	TYPE	DESCRIPTION
status	Integer	Transaction Status ID
message	String	Transaction Status Description
request-id	String	Transaction reference ID 3pp
trans-id	String	Transaction reference ID Mobile Money System
Extended-data	String	Custom Object

Extended Data Object

NAME	TYPE	DESCRIPTION
request-id	String	Transaction reference ID 3pp
trans-id	String	Transaction reference ID Mobile Money System

Sample Response

```
{
     "request-id": "TESTACCOUNT-620200521000000",
     "trans-id": "WREG220107.0459.J00096",
     "status": "0",
     "message": "OK",
     "extended-data": {
          "trans-id": "WREG220107.0459.J00096",
          "request-id": "TESTACCOUNT-620200521000000"
     }
}
```

9.0   Auto Debit (Async)

This method will do Auto Debit to the subscriber, transaction status will be sent via callback Provided by the partner

API Request Parameters

command-id : auto-debit-async

Name	Type	Required	Repeatable	Comment
request-id	String	Y	N	3pp transaction id
destination	String	Y	N	Mobile Number to be credited
amount	Numeric	Y	N	Amount of transaction
remarks	String	Y	N	Merchant Remarks 1
extended-data	String	Y	N	Optional json Object (custom to the 3pp)

Extended Data Object

Name	Type	Required	Repeatable	Comment
trans-id	String	Y	N	3pp id
priority	String	Y	N	Priority of collection (default -0, if needed to prioritize set to 1)

Sample Request

```
{
        "request-id": "TESTACCOUNT-620200521000000123",
        "destination": "22662356789",
        "amount": 600,
        "remarks": "TEST",
        "extended-data": {
                "trans-id" : "TEST", //can be debt id
                "priority" :  1
        }
}
```

Sample Response

```
{
    "request-id": "TESTACCOUNT-620200521000000123",
    "status": "0",
    "message": "SUCCESS"
}
```

NB: Success response means we put it on a processing status, and will be sent via callback if its failed or not

10.0 Transaction Status Codes

HTTP RESPONSE CODES

401 - NOT AUTHORIZED
404 - LINK NOT FOUND
500 - INTERNAL ERROR

0 - SUCCESS
12 - FAILED
15 - UNKOWN

In cases of code 12

```
{
    "request-id": "TESTACCOUNT-620200521000000",
    "trans-id": "125020200525BC3946BA",
    "status": "12",
    "statusdescription": "FAILED",
    "extended-data": {
        //detailed object of the error
    }
}
```