

PayWorld Payment Platform

VISA, MASTERCARD, MTN and AIRTEL Payments API Documentation

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- **Introduction**

PayWorld is a payment platform that integrates with Banks, Debit | Credit Card Processors and Mobile Money service providers to process merchant and utility bills payments. This document is intended for use by merchants who need to process their Mobile Money payments for MTN on PayWorld platform.

- **Design Overview**

We have provided an JWT API for you to generate an access token. To Authorize your API, you will need the JWT access token generated by invoking LoginRequest API using Your Email and Password. The JWT access token expires after 30 minutes, after which, you will need to generate another access token. In Production, it is recommended to save the JWT token and request a new one only when it expires.

1.Authetication API -----

API URL: <https://access.payworld.cg/api/v1/auth/LoginRequest>

```
BODY: {
  "email":"--Your email address here--",
  "password":"--Your password here--"
}
```

```
HEADERS:
  Content-Type:application/json
```

METHOD: POST

2. MTN Collection Payment Request API

API URL: <https://access.payworld.cg/api/v1/payment/PosRequest>

POS to provide Public IP for whitelisting

BODY:

A sample of request Data to send

```
{
  "channel": "mtn",
  "merchantId": "PNR1000004",
  "shortCode": "100002",
  "channel_params": {
    "msisdn": "242064459271",
    "currency": "XAF",
    "payerMessage": "MTN",
    "payeeNote": "order"
  },
  "amount": "20",
  "orderReference": "trymtn2606 ",
  "transactionDate": "2021-06-10",
  "confirmation_url": "---Your_Pos_Callback_url.com"
}
```

HEADERS:

```
Content-Type: application/json
Authorization: Bearer <--Your access token-->
```

METHOD: POST

A sample of the first Response which confirms Data was received

```
{
  "reference_Id": "2658bb98-5958-4a98-bd40-1dfef2c9fee1",
  "merchantId": "PNR1000004",
  "shortCode": "100002",
  "currency": "XAF",
  "payerMessage": "MTN",
  "payeeNote": "order",
  "orderReference": "trymtn2606",
  "mobileNumber": "242064459271",
  "amount": "20",
  "date": "2021-06-10",
  "channel": "mtn",
  "requestreference": "100002",
  "status": "RECEIVED",
  "statusDescription": "Received"
}
```

A sample of the second response with details of a failed transaction.

```
{
  "merchantId": "PNR1000004",
  "reference_id": "2658bb98-5958-4a98-bd40-1dfef2c9fee1",
  "shortCode": "100002",
  "msisdn": "242064459271",
  "amount": "20",
  "orderReference": "trymtn2606",
  "paymentId": "PaGBMoKW_125",
}
```

```

    "transactionId": "",
    "transactionDate": "2021-06-10T21:01:41.000000Z",
    "channel": "mtn",
    "status": "FAILED",
    "payeeNote": "order",
    "currency": "XAF"
}

```

A sample of the second response with details of a successful transaction.

```

{
  "merchantId": "PNR1000004",
  "reference_id": "8c29dac2-65f4-410f-8f2e-39635f69e844",
  "shortCode": "100002",
  "msisdn": "242064459271",
  "amount": "20",
  "orderReference": "trymtn2609_postman",
  "paymentId": "P3qMC1cW_127",
  "transactionId": "1421213933",
  "transactionDate": "2021-06-10T21:33:26.000000Z",
  "channel": "mtn",
  "status": "SUCCESSFUL",
  "payeeNote": "order",
  "currency": "XAF"
}

```

3. MTN Collection Payment Status Request API

API URL: <https://access.payworld.cg/api/v1/mtn/collectionStatus>

BODY:

```

{
  "referenceId": "<--Reference Id obtained in collection API response-->",
  "callbackurl": "<-- Your CallBack URL -->"
}

```

HEADERS:

```

Content-Type:application/json
Authorization: Bearer <--Your access token-->

```

METHOD: POST

A sample of the status API response with transaction details.

```

{ "referenceId": "970f5b27-a42e-46a8-8b7d-280bd0711e31",

  "response":
  { "financialTransactionId": "1405040666", "externalId": "EEktCsit_4", "amount": "12", "currency": "XAF", "
    payer": { "partyIdType": "MSISDN", "partyId": "242064459271", "payerMessage": "Test", "payeeNote": "tes
      t 1", "status": "FAILED", "reason": "INTERNAL_PROCESSING_ERROR" } } }

```

4. MTN Disbursement Payment Request API

API URL: <https://access.payworld.cg/api/v1/> HYPERLINK
["https://access.payworld.cg/api/v1/payment/PosRequest"](https://access.payworld.cg/api/v1/payment/PosRequest)disbursement HYPERLINK
["https://access.payworld.cg/api/v1/payment/PosRequest"](https://access.payworld.cg/api/v1/payment/PosRequest) / HYPERLINK
["https://access.payworld.cg/api/v1/payment/PosRequest"](https://access.payworld.cg/api/v1/payment/PosRequest)PosRequest

POS to provide Public IP for whitelisting

BODY:

A sample of request Data to send

```
{
  "channel": "mtn",
  "amount": "20",
  "merchantId": "PNR1000004",
  "shortCode": "100002",
  "mobileNumber": "242064459271",
  "confirmation_url": "---Your_Pos_Callback_url.com---",
  "orderReference": "trymtn2607",
  "transactionDate": "2021-06-10",
  "currency": "XAF",
  "payerMessage": "Order",
  "payeeNote": "Test01"
}
```

HEADERS:

Content-Type: application/json

Authorization: Bearer <--Your access token-->

METHOD: POST

A sample of the first Response which confirms Data was received

```
{
  "reference_Id": "2658bb98-5958-4a98-bd40-1dfef2c9fee1",
  "merchantId": "PNR1000004",
  "shortCode": "100002",
  "currency": "XAF",
  "payerMessage": "MTN",
  "payeeNote": "order",
  "orderReference": "trymtn2606",
  "mobileNumber": "242064459271",
  "amount": "20",
  "date": "2021-06-10",
  "channel": "mtn",
  "requestreference": "100002",
  "status": "RECEIVED",
  "statusDescription": "Received"
}
```

A sample of the second response with details of a failed transaction.

```
{
  "reference_id": "2658bb98-5958-4a98-bd40-1dfef2c9fee1",
  "merchantId": "PNR1000004",
  "shortCode": "100002",
  "msisdn": "242064459271",
  "amount": "20",
  "orderReference": "trymtn2606",

```

```

    "paymentId": "PaGBMoKW_125",
    "transactionId": "",
    "transactionDate": "2021-06-10T21:01:41.000000Z",
    "channel": "mtn",
    "status": "FAILED",
    "payeeNote": "order",
    "currency": "XAF"
}

```

A sample of the second response with details of a successful transaction.

```

{
  "reference_id": "8c29dac2-65f4-410f-8f2e-39635f69e844",
  "merchantId": "PNR1000004",
  "shortCode": "100002",
  "msisdn": "242064459271",
  "amount": "20",
  "orderReference": "trymtn2609_postman",
  "paymentId": "P3qMC1cW_127",
  "transactionId": "1421213933",
  "transactionDate": "2021-06-10T21:33:26.000000Z",
  "channel": "mtn",
  "status": "SUCCESSFUL",
  "payeeNote": "order",
  "currency": "XAF"
}

```

5. MTN Disbursement Payment Status Request API

API URL: <https://access.payworld.cg/api/v1/mtn/disburseStatus>

BODY:

```

{
  "referenceId": "<- Reference Id obtained in disbursement API response->",
  "callbackurl": "<-- Your CallBack URL -->"
}

```

HEADERS:

```

Content-Type:application/json
Authorization: Bearer <--Your access token-->

```

METHOD: POST

A sample of the status API response with transaction details.

```

{ "referenceId": "970f5b27-a42e-46a8-8b7d-280bd0711e31",

"response":
{"financialTransactionId":"1405040666","externalId":"EEktCsit_4","amount":"12","currency":"XAF",
payer":{"partyIdType":"MSISDN","partyId":"242064459271"},"payerMessage":"Test","payeeNote":"tes
t 1","status":"FAILED","reason":"INTERNAL_PROCESSING_ERROR"}}

```

6. AIRTEL Cashout Payment Request API

API URL: <https://access.payworld.cg/api/v1/payment/PosRequest>

BODY:

A sample of request Data to send

```
{
  "channel": "airtel",
  "merchantId": "PNR1000004",
  "shortCode": "100002",
  "channel_params": {
    "msisdn": "242064459271"
  },
  "amount": "20",
  "orderReference": "trymtn2606 ",
  "transactionDate": "2021-06-10",
  "confirmation_url": "-- Your_Pos_Callback_url.com --"
}
```

HEADERS:

```
Content-Type:application/json
Authorization: Bearer <--Your access token-->
```

METHOD: POST

A sample of the first Response which confirms Data was received

```
{
  "merchantId": "PNR1000004",
  "shortCode": "100002",
  "orderReference": "trymtn2606",
  "mobileNumber": "242064459271",
  "amount": "20",
  "date": "2021-06-10",
  "channel": "mtn",
  "requestreference": "100002",
  "status": "RECEIVED",
  "statusDescription": "Received"
}
```

A sample of the second response with details of a successful transaction.

```
{
  "merchantId": "PNR1000004",
  "shortCode": "100002",
  "amount": "20",
  "currency": "XAF",
  "msisdn": "242056954141",
  "orderReference": "trymtn2609",
  "paymentId": "P3qMC1cW_127",
  "transactionId": "1421213933",
  "transactionDate": "2021-06-10T21:33:26.000000Z",
  "channel": "airtel",
  "status": 200,
}
```

```
    "statusDescription": "Transaction successful"
}
```

A sample of the second response with details of a failed transaction.

```
{
  "merchantId": "PNR1000004",
  "shortCode": "100002",
  "amount": "20",
  "currency": "XAF",
  "msisdn": "242064459271",
  "orderReference": "trymtn2609_postman",
  "paymentId": "P3qMC1cW_127",
  "transactionId": "1421213933",
  "transactionDate": "2021-06-10T21:33:26.000000Z",
  "channel": "airtel",
  "status": " -- Status Below --",
  "statusDescription": "-- Description Below --"
}
```

List of Errors Or Status with error codes

Status	0
Description	Transaction aborted or unfinished

Status	60019 00410
Description	Insufficient funds

Status	60011
Description	Sender has reached your maximum count of transactions for the day

Status	60014
Description	Sender has reached your maximum transaction amount for the day.

Status	00017
Description	' '

Status	01035
Description	There is a problem in service so merchant can configure a generic message

Status	00317
Description	' '

Status 01056

Description Re-imbursement of a client has been rejected

Status 99046

Description Transaction amount is less than the minimum

Status 400

Description Transaction was not found in the receiving country

Status 404

Description Application interface not found

Status 410

Description Transaction amount is more than the allowed value

Status 450

Description Transaction not found in the switch

Status 250

Description Undefined response received from destination country

7. AIRTEL Cashout Transaction Status Request API

API not available at the moment.

8. AIRTEL Cashin Payment Request API

API URL: <https://access.payworld.cg/api/v1/> HYPERLINK
["https://access.payworld.cg/api/v1/payment/PosRequest"](https://access.payworld.cg/api/v1/payment/PosRequest)disbursement HYPERLINK
["https://access.payworld.cg/api/v1/payment/PosRequest"](https://access.payworld.cg/api/v1/payment/PosRequest) / HYPERLINK
["https://access.payworld.cg/api/v1/payment/PosRequest"](https://access.payworld.cg/api/v1/payment/PosRequest)PosRequest

BODY:

A sample of request Data to send

```
{
  "channel": "airtel",
  "amount": "20",
  "merchantId": "PNR1000004",
  "shortCode": "100002",
  "mobileNumber": "242064459271",
  "confirmation_url": "---Your_Pos_Callback_url.com---",
  "orderReference": "trymtn2607",
  "transactionDate": "2021-06-10"
}
```

HEADERS:

Content-Type: application/json
Authorization: Bearer <--Your access token-->

METHOD: POST

A sample of the first Response which confirms Data was received

```
{
  "merchantId": "PNR1000004",
  "shortCode": "100002",
  "orderReference": "trymtn2606",
  "mobileNumber": "242064459271",
  "amount": "20",
  "date": "2021-06-10",
  "channel": "airtel",
  "requestreference": "100002",
  "status": "RECEIVED",
  "statusDescription": "Received"
}
```

A sample of the second response with details of a successful transaction.

```
{
  "merchantId": "PNR1000004",
  "shortCode": "100002",
  "amount": "20",
  "msisdn": "242056954141",
  "paymentId": "P3qMC1cW_127",
  "transactionId": "1421213933",
  "orderReference": "trymtn2609",
  "transactionDate": "2021-06-10T21:33:26.000000Z",
  "channel": "airtel",
  "status": 200,
  "statusDescription": "Transaction successful"
}
```

A sample of the second response with details of a failed transaction.

```
{
  "merchantId": "PNR1000004",
  "shortCode": "100002",
  "amount": "20",
  "msisdn": "242056954141",
  "paymentId": "P3qMC1cW_127",
  "transactionId": "1421213933",
  "orderReference": "trymtn2609",
  "transactionDate": "2021-06-10T21:33:26.000000Z",
  "channel": "airtel",
  "status": "-- Status code listed above --",
  "statusDescription": "Error description"
}
```

9. AIRTEL Cashin Transaction Status Request API

API not available at the moment.

10. Card payments API

10. a) Generate a bearer token.

Authetication API

API URL: <https://access.payworld.cg/api/v1/auth/LoginRequest>

```
BODY: {
  "email": "--Your email address here--",
  "password": "--Your password here--"
}
```

HEADERS:
Content-Type:application/json

METHOD: POST

10 b). Submit the form below with a bearer token authorization header obtained in step 1.

```
<form action="https://access.payworld.cg/api/v1/payment/PosRequest"
method="POST">
```

```
<label for="merchantId">Channel:</label><br>
<input type="text" id="channel" name="channel" value="card"><br>
```

```
<label for="merchantId">Merchant Id:</label><br>
<input type="text" id="merchantId" name="merchantId" value="<--- Your
MerchantID ---->"><br>
```

```
<label for="shortCode">Short Code:</label><br>
<input type="text" id="shortCode" name="shortCode" value="<--- Your shortCode
---->"><br><br>
```

```
<label for="amount">Amount:</label><br>
<input type="text" id="amount" name="amount" value="<-- Transaction Amount -
-->"><br><br>
```

```
<label for="orderReference">Order Reference:</label><br>
<input type="text" id="orderReference" name="orderReference" value="<--
Order Reference --->"><br><br>
```

```
<label for="phone">Phone:</label><br>
<input type="text" id="phone" name="channel_params[phone]" value="<--
Customer Mobile Number --->"><br><br>
```

```
<label for="email">Email:</label><br>
<input type="text" id="email" name="channel_params[email]" value="<--
Customer Email Address --->"><br><br>
```

```
<label for="firstname">First Name:</label><br>
<input type="text" id="firstname" name="channel_params[firstname]" value="<--
Customer First Name --->"><br><br>
```

```

<label for="lastname">Last Name:</label><br>
<input type="text" id="lastname" name="channel_params[lastname]" value="--
Customer Last Name ---"><br><br>

<label for="description">Description:</label><br>
<input type="text" id="description" name="channel_params[description]"
value="-- Transaction Description ---"><br><br>

<label for="transactionDate">TransactionDate:</label><br>
<input type="text" id="transactionDate" name="transactionDate" value="--
Transaction Date ---"><br><br>

<label for="confirmation_url">Confirmation Url:</label><br>
<input type="text" id="confirmation_url" name="confirmation_url" value="--
CallbackURL ---"><br><br>

<label for="returnurl">Return Url:</label><br>
<input type="text" id="returnurl" name="returnurl" value="-- Return To Url
---"><br><br>

<input type="submit" value="Submit">
</form>

```

Below is an equivalent API in PHP. The form has to be submitted on a browser to make redirection possible.

```

<?php

$curl = curl_init();

curl_setopt_array($curl, array(
    CURLOPT_URL => 'https://access.payworld.cg/api/v1/payment/PosRequest',
    CURLOPT_RETURNTRANSFER => true,
    CURLOPT_ENCODING => '',
    CURLOPT_MAXREDIRS => 10,
    CURLOPT_TIMEOUT => 0,
    CURLOPT_FOLLOWLOCATION => true,
    CURLOPT_HTTP_VERSION => CURL_HTTP_VERSION_1_1,
    CURLOPT_CUSTOMREQUEST => 'POST',
    CURLOPT_POSTFIELDS => '{
        "channel": "card",
        "merchantId": "PNR1000006",
        "shortCode": "100003",
        "orderReference": "test01",
        "amount": "100",
        "channel_params": {
            "msisdn": "07000000000",
            "email": "email@gmail.com",
            "firstname": "Firstname",
            "lastname": "Lastname",
            "description": "Desc"
        },
        "transactionDate": "2021-01-01",
        "confirmation_url": "https://your_confirmation_url.com",
        "returnurl": "https://your_return_url.com"
    }',

```

```
CURLOPT_HTTPHEADER => array(
    'Content-Type: application/json',
    'Authorization: Bearer Token'
),
);
```

```
$response = curl_exec($curl);
```

```
curl_close($curl);
echo $response;
```

```
?>
```

10 c). Once the above form is submitted successfully, You will be redirected to UBA card payment form.

<https://payment.instantbillspay.com/card>

10 d). Enter your card details and submit
Enter VISA or MASTERCARD debit or credit card details.

10 e). Enter One time password received from the bank that issued the card.
Click pay to make the payment

10 f). On your browser, you will be redirected back to the returnUrl you provided in the payment request you made in step 2

10 g). Capture the transaction details send to the callbackUrl you provided in step 2

The following is a sample of the transaction details that will be sent.

```
{
    "merchantId": "PNR1000006",
    "shortCode": "100003",
    "orderReference": "test01",
    "paymentId": "eb7b576e-b86c-4ba6-9b4f-74fff275df44",
    "transactionId": "CG20210813105306",
    "email": "email@gmail.com",
    "customer_name": "Customer Name",
    "amount": "100.00",
    "datetime": "2021-01-01 12:58:25",
    "channel": "card",
    "status": "SUCCESSFUL"
}
```