

# GCASH API

## *COLLECT SERVICE*



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## REVISION MANAGEMENT

| Collect Service  |               |               |                      |                 |
|--|---------------|---------------|----------------------|-----------------|
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| CHANGE HISTORY   |               |               |                      |                 |
| VERSION  | REVISION DATE | AUTHOR        | Contributor          | CHANGE SUMMARY  |
| 1.0  | 09/06/17      | Shiao Suliano | Erica Edge De Guzman | Initial Release |
|  |               |               |                      |                 |
|  |               |               |                      |                 |
|  |               |               |                      |                 |
|  |               |               |                      |                 |

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## 1. INTRODUCTION

### 1.1 OVERVIEW

The GCash Collect API is a command used to transfer GCash from a subscriber's wallet to a biller's wallet. In this API, the initiator of the command must be a registered biller who will initiate the transfer of GCash from the subscriber's wallet to its own wallet. Upon receiving the SMS, the subscriber must reply with its MPIN within 5 minutes for the transaction to be successful.

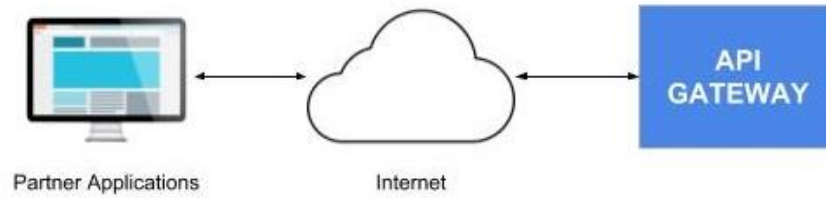
The objective of this document is to define the GCash Collect API service to a level that enables prospective 3rd parties to understand the service concept and the interface requirements for GCASH Collect API.

### 1.2 DEFINITION OF TERMS

| Term      | Definition   |
|-----------|--|
| Target    | The target is a subscriber. It is the GCash wallet where GCash will be debited.            |
| Initiator | The initiator of the command is the biller. It is the Wallet where GCash will be credited. |
| Biller    | A type of GCash wallet. A biller can perform transactions such as bills pay and collect.   |

## 2. ARCHITECTURE

The GCash Web Services architecture is illustrated below:



Communication shall be via HTTPS.

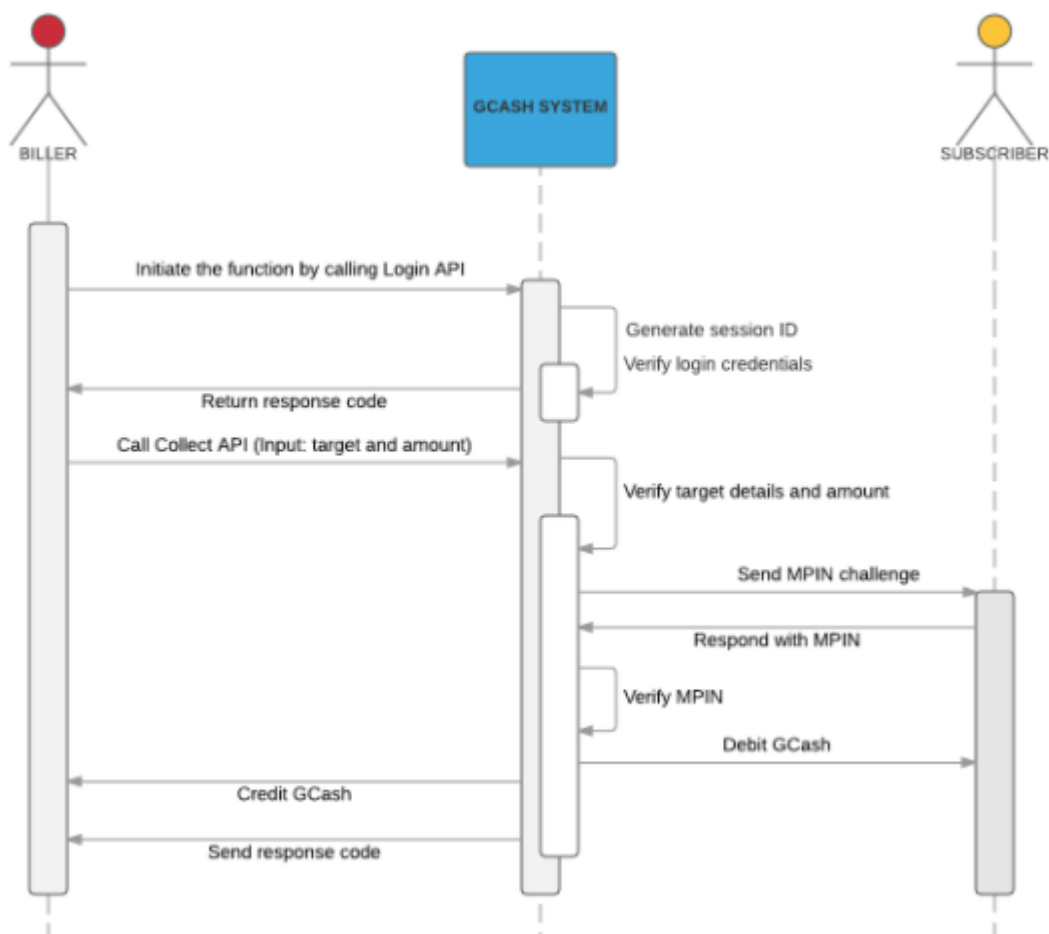
### 3. GENERAL PROCESS FLOW FOR COLLECT API

#### 3.1 PROCESS FLOW

| Process Item | API Command                | Description  |
|--------------|----------------------------|--|
| 1            | Log In ( <i>login</i> )    | Used to authenticate the user. Must be called before performing a GCash transaction. |
| 2            | Collect ( <i>collect</i> ) | Used to transfer GCash from subscriber's wallet to the biller's wallet               |

Process items 1 and 2 are necessary steps for any kind of GCash transaction. After successful login, the collect command must be called to prepare the transfer of GCash from subscriber's wallet to biller's wallet. The initiator of this command is the biller. Once collect command is called, an MPIN challenge is sent to the subscriber which must be completed within 5 minutes upon receiving the SMS. If subscriber replied with the correct MPIN, GCash will be transferred successfully from subscriber wallet to biller's wallet.

#### 3.2 SEQUENCE DIAGRAM



### 3.3 WALLET MOVEMENT

| API Command | Biller Wallet      | Beneficiary Wallet |
|-------------|--------------------|--------------------|
| Login       | No wallet movement | No wallet movement |
| Collect     | (+) Credit GCash   | (-) Debit GCash    |

## 4. COLLECT API COMMANDS

### 4.1 AUTHENTICATE – LOGIN (*login*)

This command is used to authenticate the user and is the first request a client must make prior to attempting any other transaction.

**POST** /api/1.0/login HTTP/1.1

**Host:** uat.access.mynt.xyz

**X-Gateway-Auth:** <Mynt will provide> test: Y29sbGVjdHBhcnRuZXJzOmNvbGxIY3RwYXJ0bmVycw==

**Content-Type:** application/json

#### Parameters

##### Request:

| Parameter | Definition  | Data Type    | Length | Sample     |
|-----------|---|--------------|--------|------------|
| Initiator | A GCash supplied user name or MSISDN. This is the the initiator of the command where GCash will be debited. | Alphanumeric | 20     | 0917123456 |
| PIN       | The 4 digit PIN ( <i>Note: The input PIN must be the same PIN as with the GCash account PIN</i> )           | Numeric      | 4      | 1111       |

##### Response:

| Parameter  | Definition                                 | Date Type    | Length | Sample               |
|------------|--|--------------|--------|----------------------|
| Session ID | Session received by create session command | Alphanumeric | 20     | 259I4N1383TCLM1NVZIC |

##### Response codes:

| Code | Result                       | Remark                  |
|------|------------------------------|-------------------------|
| 200  | Request process successfully | Session ID response     |
| 401  | X-Gateway-Auth is empty      | X-Gateway-Auth required |
| 500  | Internal Server Error        | Parameters not provided |
| 422  | Please Input a mobile number | Mobile Number required  |
| 422  | Please enter PIN             | PIN required            |



**SAMPLE USE CASE: Successful Log In****Request:**

|                |   |
|----------------|---|
| <b>URL</b>     | https://uat.access.mynt.xyz/api/1.0/login   |
| <b>HEADERS</b> | X-Gateway-Auth: <Mynt will provide><br>Test:Y29sbGVjdHBhcnRuZXJzOmNvbGxIY3RwYXJ0bmVycw== Content-Type: application/json |
| <b>BODY</b>    | {<br>"mobile_number": "09271234567",<br>"pin": "1234"<br>}  |

**Response:**

|               |  |
|---------------|--|
| <b>STATUS</b> | 200 OK   |
| <b>BODY</b>   | {<br>"session_id": "DZ81KXQVM81AJE3FMN7Z"<br>} |

**Sample CURL Command:**

```
curl -d '{"mobile_number": "09178005343", "pin": "1111"}' -H "Content-Type: application/json" -H "X-Gateway-Auth: <Mynt will provide> test: auth Y29sbGVjdHBhcnRuZXJzOmNvbGxIY3RwYXJ0bmVycw==" -X POST https://uat.access.mynt.xyz/facebook/api/1.0/login
```

## 4.2 COLLECT (*collect*)

The collect command is used to initiate a transfer of GCash from a subscriber's wallet to the biller's wallet, where the biller is the initiator of the command. The biller sends the command which contains the MSISDN of the target wallet and the amount to be transferred. An MPIN challenge will be sent to the target. Upon receiving the SMS, the target must reply with its MPIN within 5 minutes to avoid rollback.

**POST** /api/1.0/collect HTTP/1.1

**Host:** uat.access.mynt.xyz

**X-Gateway-Auth:** <Mynt will provide> Y29sbGVjdHBhcnRuZXJzOmNvbGxIY3RwYXJ0bmVycw==

**Content-Type:** application/json

**Authorization:** Bearer <session\_id>

### Parameters:

#### Request:

| Parameter  | Definition   | Data Type    | Length  | Sample               |
|------------|--|--------------|---|----------------------|
| Session ID | Session received by login api command                          | Alphanumeric | 20  | 259I4N1383TCLM1NVZIC |
| Amount     | Cash amount to be injected to target wallet                    | Numeric      | Note:<br>Only up to 2 decimal places (xxx.xx) | 10                   |
| To         | Username/MSISDN of the target beneficiary to receive the GCash | Alphanumeric | 20  | 09171234567          |

#### Response:

| Parameter | Definition  | Data Type  | Length | Sample     |
|-----------|---|------------|--------|------------|
| Message   | States the status of the transaction  | Characters | 30     | Success    |
| Trans ID  | A unique transaction identifier and may be retained for later use for auditing and settlement purposes. | Numeric    | 10     | 1008811844 |

**Response codes:**

| Code | Result                                       | Remark                    |
|------|--|---------------------------|
| 200  | Request process successfully                 | Session ID response       |
| 401  | X-Gateway-Auth is empty                      | X-Gateway-Auth required   |
| 401  | Unable to establish session, please re-login | Authorization required    |
| 401  | Invalid Session ID                           | Invalid Session ID        |
| 422  | Invalid request parameter                    | Invalid request parameter |
| 0    | Request process successfully                 |                           |
| 1    | Bad request parameters                       |                           |
| 3    | Agent can't be found                         |                           |
| 4    | Agent isn't registered                       |                           |
| 5    | Agent is inactive                            |                           |
| 6    | Agent is suspended                           |                           |
| 7    | Access is denied                             |                           |
| 8    | You have entered an incorrect PIN            |                           |
| 9    | PIN is expired                               |                           |
| 10   | PIN was used previously                      |                           |
| 11   | PIN exceed retry limitation                  |                           |
| 12   | PIN is the same                              |                           |
| 13   | Target agent can't be found                  |                           |
| 14   | Target agent isn't registered                |                           |
| 15   | Target agent is inactive                     |                           |
| 16   | Target agent is suspended                    |                           |
| 17   | Invalid amount                               |                           |

|    |  |  |
|----|--|--|
| 18 | Agent has already been registered                          |  |
| 19 | Agent is blacklisted                                       |  |
| 20 | Target agent is blacklisted                                |  |
| 22 | Target agent is the same of source agent                   |  |
| 23 | Amount is too small  |  |
| 24 | Amount is too big  |  |
| 25 | Confirm wrong amount                                       |  |
| 26 | Target agent missing                                       |  |
| 27 | Agent is expired   |  |
| 28 | Target agent is expired                                    |  |
| 29 | Invalid password   |  |
| 30 | Agent is active  |  |
| 31 | Agent is not a transaction party                           |  |
| 32 | Request is expired   |  |
| 33 | Transaction is reserved                                    |  |
| 34 | Transaction can't have 2 or more of the same type of party |  |
| 35 | Invalid status change                                      |  |
| 36 | Transaction is too old                                     |  |
| 37 | Transaction is not completed                               |  |
| 38 | Agent is stopped   |  |
| 39 | Target agent is stopped                                    |  |
| 40 | Agent is started   |  |
| 41 | IN agent system error                                      |  |

|     |                                   |  |
|-----|-----------------------------------|--|
| 42  | IN agent system bad MSISDN        |  |
| 43  | IN agent system is not available  |  |
| 44  | IN agent system bad voucher       |  |
| 45  | IN agent system time out          |  |
| 46  | Amount out of defined range       |  |
| 47  | Biller can't be found             |  |
| 48  | Bill pay account is invalid       |  |
| 49  | Bank is offline                   |  |
| 50  | Bank error                        |  |
| 51  | Synchronize is not required       |  |
| 52  | Device has been activated already |  |
| 53  | Update is not required            |  |
| 54  | Not device's owner                |  |
| 55  | Alias is already existed          |  |
| 56  | Alias can't be found              |  |
| 57  | Confirm multiple transactions     |  |
| 58  | Target agent MSISDN is invalid    |  |
| 59  | Agent is not expired              |  |
| 60  | Target agent is deleted           |  |
| 103 | Confirmation is rejected          |  |
| 400 | Transaction can't be found        |  |
| 415 | Trace transaction can't be found  |  |
| 423 | Transaction has been committed    |  |
| 424 | Transaction has been rolled back  |  |

|     |                     |  |
|-----|---------------------|--|
| 425 | Message is too long |  |
|-----|---------------------|--|

**SAMPLE USE CASE: Successful Collect****Request:**

|                |   |
|----------------|---|
| <b>URL</b>     | https://uat.access.mynt.xyz/api/1.0/collect   |
| <b>HEADERS</b> | <i>X-Gateway-Auth: &lt;Mynt will provide&gt;<br/>Content-Type: application/json<br/>Authorization: Bearer DZ81KXQVM81AJE3FMN7Z(sessionid response from login)</i> |
| <b>BODY</b>    | {<br>"amount": "10",<br>"to": "09171234567"<br>}  |

**Response:**

|               |  |
|---------------|--|
| <b>STATUS</b> | 0  |
| <b>BODY</b>   | {<br>"message": "Success",<br>"transid": "1015078606"<br>} |

**Sample CURL Command:**

```
curl -d '{"amount": "10", "to": "09166077668", "suppress_notify_trans": false}' -H "Content-Type: application/json"
-H "X-Gateway-Auth: <Mynt will provide>" -H "Authorization: Bearer 88307N12TR9YWNHMIW2J" -X POST
https://uat.access.mynt.xyz/facebook/api/1.0/collect
```