

AU Hack MobilePay Case Documentation

Jonas Tulstrup, MobilePay

April 2019

1 Introduction

Thank you for choosing the MobilePay case for AU Hack! During the weekend you will be able to create your very own methods of seamless payments. This document will guide you through the required setup to be able to call MobilePay endpoints and bind your very own merchant payment service to a MobilePay user allowing you to charge money from that user.

2 Authenticating

In order to be able to call MobilePay REST API endpoints, two header fields must be included in all your requests as shown in Table 1. As you will be posting a JSON request body, you will also need to set the content type of the request to `application/json`.

Header field	Field value
<code>x-ibm-client-id</code>	<code>1c0cd3ff-1143-476b-b136-efe9b1f5ecf3</code>
<code>x-ibm-client-secret</code>	<code>L7yW0eV0eK5yX1nK4rO0lI8sX5aN2tL6aQ0sL7gM1xO6sW8kK1</code>

Table 1: Required headers values for calling the MobilePay REST API endpoints

3 Creating a binding

Now that you have configured your headers correctly, it is time to start hitting up some endpoints. We will start by creating a binding between your payment service and a user. After this, the user will have to accept the binding in their MobilePay App.

To create a binding you should do a POST to

`https://api.sandbox.mobilepay.dk/bindings-restapi/api/v1/bindings`

with the fields displayed in Table 2 as the JSON body of the request. All fields are required. The call will return HTTP Status 204 (No Content) if everything worked as expected.

Field name	Datatype	Description
receiverAlias	string	Phone number of the MobilePay User that you want to create a binding for including +45.
merchantId	string	An ID for your merchant. You can generate one in the correct format at https://www.guidgen.com/ . Use the same for all requests.
merchantBinding	string	Unique value that you will use to identify a user. License plate number or CPR Number for example.
merchantServiceName	string	The name of your payment service. The user will see this in their app.

Table 2: Required request body fields to create a binding

4 Accepting the binding

Great! Now that you have created a binding, the user who you have requested the binding for must accept it. This is done via the following steps.

1. Download the special Sandbox MobilePay App using the link in Table 3
2. Log into the Sandbox MobilePay App. You should click *Log on (existing user)*, enter the phone number from the email you received, use *1234* as password, *123456* as activation code and *000000-0000* as CPR number.
3. Open the side menu and choose the menu item *Box*.
4. Pick a MobilePay Box to bind to from the pop-up that appears or create a new Box
5. Use the *Pay In* functionality on the Box details screen to ensure that there are enough funds on the Box for you to charge. In the Sandbox MobilePay App all money is fake money, so no need to worry about losing your hard-earned cash.

Phone OS	Download link
Android	https://www.dropbox.com/s/cmb7174nuuxw587/MobilePay-vendor-dk-sprint.apk?dl=1
iOS	https://dbg.tpa.io/p/L5fleSIImGx4ikVH0GVgD

Table 3: Download links for the Sandbox MobilePay App

5 Charging money using the binding

Almost there! You have now created a binding between a MobilePay user and your payment service and accepted it via the Sandbox MobilePay App. Now

it is time to charge money from the owner of the Box. To charge money you should do a POST to

`https://api.sandbox.mobilepay.dk/bindings-restapi/api/v1/payments/payout-bankaccount`

The request body must contain all fields described in Table 4. The call will return HTTP Status 204 (No Content) if everything worked as expected. The Sandbox MobilePay users have a daily transfer limit of 3.000 DKK, so I would recommend testing with small amounts such as 0.10 DKK to avoid reaching this limit.

Field name	Datatype	Description
merchantId	string	The ID of your merchant. This must be the same as you used when creating the binding.
merchantBinding	string	The same value that you used for creating the binding. For example the users license plate or CPR number.
receiverRegNumber	string	The registration number that the amount should be transferred to. Use <i>3098</i> here.
receiverAccountNumber	string	The account number that the amount should be transferred to. Use <i>3100460793</i> here.
amount	number	Amount to charge from the users Box. Max 2 decimals with . (dot) as separator. For example 1.54 means 1 kroner and 54 øre.

Table 4: Required request body fields to charge money from a user using a binding.

Money should now have been charged from Box owned by the MobilePay user that accepted the binding! Go to the Box in the Sandbox MobilePay app and check if the correct amount has been withdrawn.

6 Having trouble?

If you are having any issues calling the MobilePay endpoints or with your case in general, feel free to write me an email at `tulstrupdk@gmail.com` or call me on +4528343550.

As you are using a sandboxed environment, you will most likely experience several instabilities. If something is not working and you are getting an error, it might be worth trying again a short while after.