



# Monetbil Payment API v1

Monetbil API (Mobile Money) is based on HTTP methods that make it easier to write applications. You can use any HTTP client in a programming language or even your browser to interact with the API.

## Base URL

Default base URL is:

```
https://api.monetbil.com/payment/{version}/
```

Note: For security reasons, all Monetbil APIs are served via HTTPS only.

API currently supports the following functions:

FONCTION	DESCRIPTION
placePayment	This function starts a payment request, and returns a <b>paymentId</b> .
checkPayment	This function returns the status of a payment after calling the <b>placePayment</b> function.

### 1 Start a Payment Request

The following API allows you to start a Mobile Money payment request.

```
POST https://api.monetbil.com/payment/v1/placePayment
```

The payload must be in the JSON format, as described below.

#### Example

```
curl -X POST -H "Content-Type: application/json" -d '{
  "service": "YOUR_SERVICE_KEY",
  "phonenum": "BUYER_PHONENUMBER",
  "amount": "AMOUNT_TO_BE_PAY",
  "notify_url": "https://your.server.com/monetbil/notifications",
}' " https://api.monetbil.com/payment/v1/placePayment"
```

## Parameters

PARAMETER		DESCRIPTION
amount	<b>Mandatory</b>	Amount you want to charge the consumer for the item ordered.
phonenummer	<b>Mandatory</b>	Predefined phone number of the user.
service	<b>Mandatory</b>	Unique key generated by Monetbil for each service.
operator	Optional	Operator's code to pre-select by default. ( see table: Operators list)
currency	Optional	Currency to be used ( <b>XAF</b> ) ( see table: Operators list)
item_ref	Optional	Unique reference of the article in your system.
payment_ref	Optional	The unique reference of the command in your system.
country	Optional	Two-letter country code defined in ISO 3166-1 of the International Standard. For example, Cameroon is represented by <b>CM</b> .
user	Optional	The user who makes the purchase in your system.
first_name	Optional	First name of the user.
last_name	Optional	Last name of the user.
email	Optional	E-mail address of the user. To send the successful payment receipt
notify_url	Optional	Payment result notification

The response contains a **paymentId**.

### Example with MTN Mobile Money

```
{
  "status": REQUEST_ACCEPTED,
  "message": payment pending,
  "channel_ussd": *126#,
  "channel_name": MTN Mobile Money,
  "channel": CM_MTNMOBILEMONEY,
  "paymentId": 17759286369594791363
}
```

### Example with Orange Money

```
{
  "status": REQUEST_ACCEPTED,
  "message": payment pending,
  "channel_ussd": #150*4*4#,
  "channel_name": Orange Money,
  "channel": CM_ORANGEMONEY,
  "payment_url": https://api.monetbil.com/orangemoney/v1/93514644691982916222/payment,
  "paymentId": 93514644691982916222
}
```

PARAMETER	DESCRIPTION
status	Status of request: <ul style="list-style-type: none"> <li>REQUEST_ACCEPTED - Everything OK, request queued for processing</li> <li>INVALID_REQUEST</li> <li>INVALID_SERVICE;</li> <li>MISSING_SERVICE</li> <li>INVALID_MSISDN</li> <li>MISSING_MSISDN</li> <li>INVALID_COUNTRY</li> <li>INVALID_AMOUNT</li> <li>SERVICE_DISABLED_BY_ADMIN</li> <li>SERVICE_DISABLED_BY_OWNER</li> <li>SERVICE_NOT_FOUND</li> </ul>

PARAMETER	DESCRIPTION
	<ul style="list-style-type: none"> <li>SERVICE_NOT_APPROVED</li> <li>SERVER_ERROR</li> </ul>
message	<p>Message generated by the system:</p> <ul style="list-style-type: none"> <li>payment pending</li> <li>service not found</li> <li>service not approved</li> <li>service disable by admin</li> <li>service disable by owner</li> <li>amount invalid</li> <li>invalid country</li> <li>invalid phonenumber</li> <li>unknow error</li> <li>etc.</li> </ul>
channel	<p>Channel used to make payment.</p> <ul style="list-style-type: none"> <li>CM_MTNMOBILEMONEY</li> <li>CM_ORANGEMONEY</li> <li>CM_EUMM</li> <li>CM_NEXTTEL</li> </ul>
channel_usdd	<p>Mobile Operator USSD code</p> <ul style="list-style-type: none"> <li>*126*1# for MTN Mobile Money</li> <li>#150# for Orange Money</li> </ul>
channel_name	Mobile Operator name
paymentId	Transaction ID
payment_url	Payment URL if Orange Money

## 2 Check the status of payment

The following API allows you to check the status of a Mobile Money payment.

**POST** <https://api.monetbil.com/payment/v1/checkPayment>

### Parameters

You must post the following parameters:

PARAMETRE		DESCRIPTION
paymentId	<b>Mandatory</b>	Payment ID generated after a call to <b>placePayment</b>

Response in JSON format:

HTTP Status Code: 200

PARAMETER		DESCRIPTION
paymentId	<b>Mandatory</b>	Unique pending payment ID.
message	<b>Mandatory</b>	Message generated by the system: <ul style="list-style-type: none"> <li>• payment pending</li> <li>• payment finish</li> </ul>
transaction	Optional	Payment data. Present when payment is complete: <ul style="list-style-type: none"> <li>• <b>transaction_UUID</b></li> <li>• <b>created_date</b></li> <li>• <b>start_time</b></li> <li>• <b>end_time</b></li> <li>• <b>msisdn</b></li> <li>• <b>mobile_operator_name_short</b></li> <li>• <b>mobile_operator_namemobile_network_code</b></li> <li>• <b>mobile_operator_code</b></li> <li>• <b>mobile_country_code</b></li> <li>• <b>country_name</b></li> <li>• <b>country_code</b></li> <li>• <b>country_iso</b></li> <li>• <b>user</b></li> <li>• <b>amount</b></li> </ul>

PARAMETER		DESCRIPTION
		<ul style="list-style-type: none"> <li>• fee</li> <li>• revenue</li> <li>• currency</li> <li>• status (Payment result) <ul style="list-style-type: none"> <li>○ 1 – Success</li> <li>○ 0 – Failed</li> <li>○ -1 - Cancelled</li> </ul> </li> <li>• message</li> <li>• http_user_agent</li> <li>• device</li> <li>• device_constructor</li> <li>• device_model</li> <li>• os</li> <li>• os_version</li> <li>• browser</li> <li>• browser_version</li> <li>• ip_address</li> <li>• isp</li> <li>• isp_org</li> <li>• region_code</li> <li>• region_name</li> <li>• localisation_string</li> <li>• query_string</li> <li>• notify</li> <li>• item_ref</li> <li>• payment_ref</li> <li>• first_name</li> <li>• last_name</li> <li>• email</li> <li>• receipt_sent</li> <li>• api_call</li> </ul>

## Example PHP-cUrl

### - PlacePayment

```
<?php
$data = array(
    'service' => 'j9XjzzkFqjeL5fk34e1RNq98thRRwvYf',
    'phonenumber' => '237654088375',
    'amount' => 100
);

$ch = curl_init();

curl_setopt($ch, CURLOPT_URL, 'https://api.monetbil.com/payment/v1/placePayment');
curl_setopt($ch, CURLOPT_SSL_VERIFYHOST, 0);
curl_setopt($ch, CURLOPT_SSL_VERIFYPEER, 0);
curl_setopt($ch, CURLOPT_RETURNTRANSFER, 1);
curl_setopt($ch, CURLOPT_HEADER, 0);
curl_setopt($ch, CURLOPT_POST, 1);
curl_setopt($ch, CURLOPT_POSTFIELDS, json_encode($data));
curl_setopt($ch, CURLOPT_TIMEOUT, 30);

$json = curl_exec($ch);

$httpcode = curl_getinfo($ch, CURLINFO_HTTP_CODE);

$jsonArray = json_decode($json, true);

print_r($jsonArray);
```

### Result:

```
Array
(
    [status] => REQUEST_ACCEPTED
    [message] => payment pending
    [channel_ussd] => *126*1#
    [channel_name] => MTN Mobile Money
    [channel] => CM_MTNMOBILEMONEY
    [paymentId] => 61347672161751969872
)
```



## - CheckPayment

```
<?php

$data = array(
    'paymentId' => '21929552347272263345'
);

$ch = curl_init();

curl_setopt($ch, CURLOPT_URL, 'https://api.monetbil.com/payment/v1/checkPayment');
curl_setopt($ch, CURLOPT_SSL_VERIFYHOST, 0);
curl_setopt($ch, CURLOPT_SSL_VERIFYPEER, 0);
curl_setopt($ch, CURLOPT_RETURNTRANSFER, 1);
curl_setopt($ch, CURLOPT_HEADER, 0);
curl_setopt($ch, CURLOPT_POST, 1);
curl_setopt($ch, CURLOPT_POSTFIELDS, http_build_query($data, '', '&'));
curl_setopt($ch, CURLOPT_TIMEOUT, 30);

$json = curl_exec($ch);

$jsonArray = json_decode($json, true);

if (is_array($jsonArray) and array_key_exists('transaction', $jsonArray))
{
    $transaction = $jsonArray['transaction'];

    $status = $transaction['status'];

    if ($status == 1)
    {

        // Successful payment

    }
    elseif ($status == - 1)
    {

        // Transaction cancelled

    }
    else
    {

        // Payment failed

    }
}
}
```

## Operators list

PAYS	OPERATEURS	CODE	CURRENCY
CAMEROUN <b>CM</b>	MTN Mobile Money	CM_MTNMOBILEMONEY	<b>XAF</b>
	Orange Money	CM_ORANGEMONEY	
	Express Union Mobile Money	CM_EUMM	
	YUP	CM_YUP	
	Visa/MasterCard	CM_VISAMASTERCARD	
	Nexttel Possa	CM_NEXTTELPOSSA	
SENEGAL <b>SN</b>	Orange Money	SN_ORANGEMONEY	<b>XOF</b>

## INFORMATION

For any information, contact us at [support@monetbil.com](mailto:support@monetbil.com)