



ONLINE PAYMENT API

STAGING DEPLOYMENT GUIDE (GSCOM)

Introduction

This document provides an overview of the API calls that are used between DigiWallet and its Merchants to offer payment services using the DigiWallet payment solution. It ensures that the required commands are obtained to facilitate payment service request, payment response, payment confirmation request and confirmation. These APIs encompass all actions required to ensure the successful processing of payments via the DigiWallet platform.

Version History

Date	Version	Drafted by	Summary of Changes	Revised By
June 13 th , 2022	1.0	Dennis V. Reyes	Document Creation	
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Acronyms

This section defines acronyms, abbreviations, and words or phrases used within the context of this document.

Acronym/Abbreviation	Definition
Agent	An entity in charge of facilitating Customer Due Diligence and backend administration procedures on behalf of DigiWallet Limited
API	Application Programming Interface
Customer	End-user of the solution, DigiWallet account holder
ID	Identification
P2M	Person to Merchant
Merchant	An entity responsible in the facilitating of goods and services to customers
PIN	Personal Identification Number
QR	Quick Response
REST	Representational State Transfer
SMS	Short Message Service
SME	Subject Matter Expert
TAC	Transaction Authorization Code

Access

The below URL & Path is the destination to be used to conduct testing within DigiWallet's **STAGING** Environment. All testing to be done first in staging after successful completion, Customer to point to production URL/Path, where implementation is done via https.

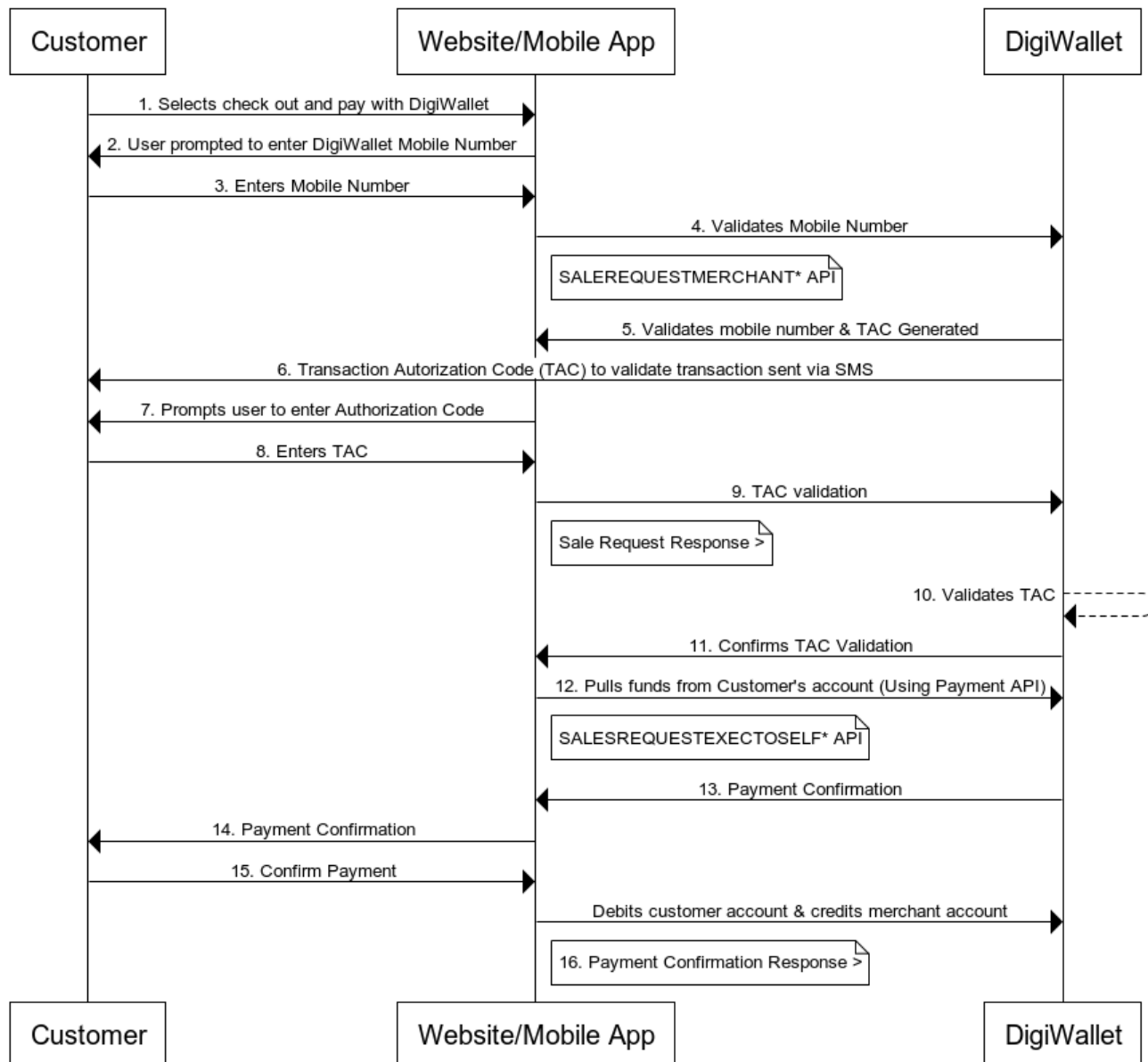
URL: <http://190.197.36.93:6060>

Path: /Telepin

Note: Customer to provide IP address to allow connectivity to Staging Environment

DigiWallet Online Payment Flow

The below call flow demonstrates the online payment call flow when conducting payments using DigiWallet.



- Customer will receive a Transaction Authorization Code (TAC) through SMS after entering their mobile number on the website or mobile app.
- The customer will enter that number received through SMS to the website or mobile app to confirm the payment.
- If customer didn't receive code, the website or app will have to resend.

Sales Request Function

The Sales Request function initiates a financial transaction service, which starts a transaction between two parties. This function initiates the creation of a Transaction Authorization Code (TAC) which is sent to the destination account phone number for validation.

Request Elements

Element	Description	Type	Inclusion
Param1	The brand ID for the payment operation. (Provided by DigiWallet)	Numeric (10)	M
Param2	The amount for the payment (Payment Amount)	Float	M
Param4	The source account phone number	Numeric String (13)	M
Param6	The destination account phone number	Numeric String (13)	M

Request Example

The following XML sample illustrates a DigiWallet request for **SALESREQUESTMERCHANT**

```
<TCSRequest>
  <UserName>5012235128</UserName>
  <TerminalType>API</TerminalType>
  <Password>000000</Password>
  <Function name="SALESREQUESTMERCHANT">
    <Param1>947</Param1>
    <Param2>X</Param2>
    <Param4>XXXXXXXXXX</Param4>
    <Param6>5012235128</Param6>
  </Function>
</TCSRequest>
```

Note: Value and the Mobile number will be based on the customer making the payment to be provided by DigiWallet

Payment Request Response

Element	Description
Param1	The request ID (a unique reference number that identifies the request in the DigiWallet platform).
Param2	The original payment amount.
Param3	The final payment amount.
Param4	The first set of fees applied to the source account.
Param5	The second set of fees applied to the source amount.
Param6	The third set of fees applied to the source amount.
Param7	The fourth set of fees applied to the source amount.
Param8	The first set of fees applied to the destination account.
Param9	The second set of fees applied to the destination amount.
Param10	The third set of fees applied to the destination amount.
Param11	The fourth set of fees applied to the destination amount.
Param15	The payable amount.

The following XML sample illustrates a DigiWallet **Payment Request Response**

```
<TCSReply>
  <Result>0</Result>
  <Message>Target account found, id = 2038 group = 11 balance =
144.17</Message>
  <param1>394</param1>
  <param2>5.00000</param2>
  <param3>5.00000</param3>
  <param4>0.00000</param4>
  <param5>0.00000</param5>
  <param6>0.00000</param6>
  <param7>0.00000</param7>
  <param8>-0.05000</param8>
  <param9>0.00000</param9>
  <param10>0.00000</param10>
  <param11>0.00000</param11>
  <param15>5.00000</param15>
</TCSReply>
```

Payment Confirmation Request

This API calls SALESREQUESTEXECTOSELF after setting the caller as the destination of the transaction.

In the subscriber-initiated payment scenario, a subscriber creates a sales request which constitutes an authorization for payment. The merchant will then call this API to execute the transaction.

Request Example

The following XML sample illustrates a DigiWallet request for **SALESREQUESTEXECTOSELF**

```
<TCSRequest>
  <UserName>5012235128</UserName>
  <TerminalType>API</TerminalType>
  <Password>112233</Password>
  <Function name="SALESREQUESTEXECTOSELF">
    <Param1>XXXXXXXXXX</Param1>
    <Param2>APPROVE</Param2>
  </Function>
</TCSRequest>
```

Element	Description
Param1	Confirmation Number sent to the subscriber in SMS.
Param2	Approval

Payment Confirmation Response

Parameter	Description
Param1	Reference Number
Param2	Payment Amount
Param3	Destination Amount Less Fees
Param8	Timestamp
Param9	N/A
Param11	Service Order Number
Param14	Source Fees
Param18	Payment Amount
Param19	Source Fees
Param20	Source Fees
Param21	Source Fees
Param23	Destination Fees
Param24	Destination Fees
Param25	Destination Fees
Param26	Destination Fees
Param28	Destination Mobile Number
Param35	Destination Fees
Param36	Destination Wallet Balance
Param41	Source Fees
Param79	Brand IDI
Param80	Brand Description
Param81	Originating Account Number
Param82	Originating Account Number
Param83	Timestamp
Param84	Destination Amount Less Fees
Param85	Destination Fees
Param86	Destination Account Name
Param87	Destination Account ID
Param88	N/A

The following XML sample illustrates a DigiWallet **Payment Confirmation Response**

```
<TCSReply>
  <Result>0</Result>
  <Message>null</Message>
  <param1>4234</param1>
  <param2>3.0</param2>
  <param3>2.97</param3>
  <param8>Tue Jun 07 23:00:34 CST 2022</param8>
  <param9></param9>
  <param11>23447</param11>
  <param14>0.00</param14>
  <param18>3.00000</param18>
  <param19>0.00000</param19>
  <param20>0.00000</param20>
  <param21>0.00000</param21>
  <param22>0.00000</param22>
  <param23>-0.03000</param23>
  <param24>0.00000</param24>
  <param25>0.00000</param25>
  <param26>0.00000</param26>
  <param28>5016125555</param28>
  <param35>0.00000</param35>
  <param36>147.14000</param36>
  <param41>0.0</param41>
  <param79>947</param79>
  <param80>Merchant Payment API</param80>
  <param81>5016014282</param81>
  <param82>5016014282</param82>
  <param83>07-06-22 23:00:34</param83>
  <param84>147.14</param84>
  <param85>-0.03</param85>
  <param86>Test Merchant Account</param86>
  <param87>2038</param87>
  <param88/>
</TCSReply>
```

Error Messages

User Entering Incorrect Mobile Number

The following XML sample illustrates a DigiWallet Error Message **Incorrect Mobile Number Response**.

```
<TCSReply>
  <Result>100508</Result>
  <Message>Transaction declined. You've entered an invalid DigiWallet subscriber number.
  Please enter valid mobile number.</Message>
</TCSReply>
```

User Entering Incorrect Confirmation Number

The following XML sample illustrates a DigiWallet Error Message **Incorrect Confirmation Number Response**.

```
<TCSReply>
  <Result>100512</Result>
  <Message>You've entered an incorrect confirmation number, please check the number and
  try again.</Message>
</TCSReply>
```

Entering a confirmation number that has already been used

The following XML sample illustrates a DigiWallet Error Message **Confirmation Number already used response**.

```
<TCSReply>
  <Result>100513</Result>
  <Message>The QR Code you're scanning has already been redeemed</Message>
</TCSReply>
```

Exceeding Funds available in DigiWallet Balance

The following XML sample illustrates a DigiWallet Error Message **Exceeding funds available in DigiWallet balance response**.

```
<TCSReply>
  <Result>100702</Result>
  <Message>Transaction Declined. You've entered an amount over your current balance.
Please check that you have sufficient funds and try again.</Message>
</TCSReply>
```