

PROJECT NAME: M-PESA	
DOCUMENT NAME: C2B API SPECIFICATION	VERSION: 2.0
COMPANY/DIVISION: PRODUCT AND SERVICE DEVELOPMENT	DATE: 1 ST DECEMBER 2014

DEVELOPERS GUIDE - LIPA NA M-PESA ONLINE CHECKOUT

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BUSINESS OWNER SAFARICOM LIMITED

INITIAL CREATION: 1st December 2014

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Revision Log

Revision number	Revision date	Revision	Revision made by
1.0	1 st Dec 2014	Initial draft	Eneth Kathure Kubai
2.0	3 rd Aug 2015	Update the endpoints and WSDL	Eneth Kathure Kubai

Abbreviations

SP	- Service provider
SAG	- Service access gateway
OTP	- One time pin
WSDL	- Web Services Definition Language
MSISDN	- Mobile Station International Subscriber Directory Number
URL	- Uniform Resource Locator

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Introduction

This section describes a Web service for integrating the M-Pesa Check out API to a merchant site. The overall scope of this Web service is to provide primitives for application developers to handle checkout process in a simple way.

How it works

The C2B API was created to address the submitting of payment requests from merchant checkout without using the IFRAME. A new improved authentication details have been added to improve on security and additional parameters like merchant transaction ID and encrypted parameters are passed. The API is multi-threaded to improve on transaction processing speeds.

The API allows merchant initiate C2B (paybill via web) transactions. The merchant submits authentication details, transaction details, callback url and callback method.

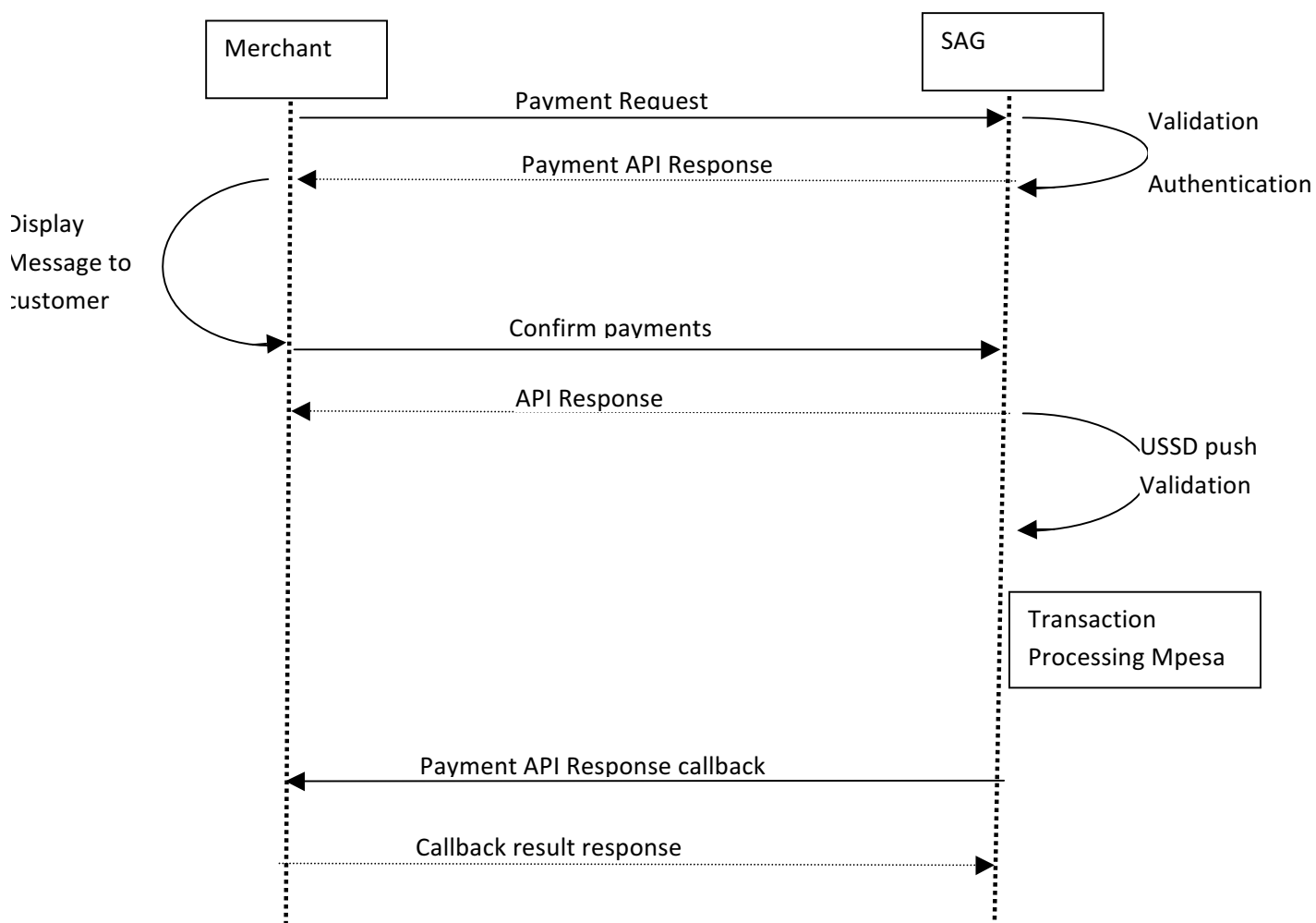
After request submission, the merchant receives instant feedback with validity status of their requests. The C2B API handles customer validation and authentication via USSD push. The customer therefore confirms the transaction. If the customer validation fails or declines the transaction, the API makes a callback to merchant. Otherwise the transaction is processed and status is made through a callback.

This process flow makes the following assumptions:

- The service is an on demand service where the Merchant always initiates the request when there is a payment to be settled.
- The Merchant already has an account created by the SAG
- The merchant has been provided with End point URL.

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Check out Operation procedure



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1. The Merchant captures the payment details and prepares call to the SAG's endpoint.
2. The Merchant invokes SAG's **processCheckOut** interface.
The SAG validates the request sent and returns a response.
3. Merchant receives the **processCheckoutResponse** parameters namely TRX_ID, ENC_PARAMS, RETURN_CODE, DESCRIPTION and CUST_MSG (Customer message).
4. The merchant is supposed to display the CUST_MSG to the customer after which the merchant should invoke SAG's **confirmPaymentRequest** interface to confirm the transaction
5. The system will push a USSD menu to the customer and prompt the customer to enter their BONGA PIN and any other validation information.
6. The transaction is processed on M-PESA and a callback is executed after completion of the transaction.

End Points

Production Endpoint:

https://safaricom.co.ke/mpesa_online/lnmo_checkout_server.php?wsdl

WSDL: https://safaricom.co.ke/mpesa_online/lnmo_checkout_server.php?wsdl

Operation: processCheckOut

The Merchant makes a SOAP call to the SAG from which the SAG will call the C2B process to complete the transaction on M-Pesa. The request has two parts namely; process CheckOutRequest and CheckOutHeader. CheckOutHeader carries authentication and validation parameters while processCheckOutRequest carry the transaction parameters.

Request parameters: Request Header

Parameter	Type	Optional	Description
MERCHANT_ID	xsd:string	No	Merchant ID: When SAG registers a merchant, SAG allocates an ID to the Merchant
PASSWORD	xsd:string	No	SAG issues the passkey to the Merchant for use in authentication which is an encrypted form of Merchant password issued on creation of the merchant account.

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			Password consists of passkey concatenated with MERCHANT_ID and TIMESTAMP using a defined method of encryption preferably base64 encoding.
REFERENCE_ID	xsd:string	No	Reference to the product/service offered
TIMESTAMP	xsd:string	No	This is the date time as timestamp of the Merchant request processing page. This is used to generate a password.

Password encryption

The password should have parameters (MERCHANT_ID, passkey, TIMESTAMP) encrypted using base64_encode and hashed using sha256.

Example below shows the order of parameters and how it should be done

\$MERCHANT_ID = MERCHANT_ID

\$passkey = passkey provided by SAG

\$TIMESTAMP = TIMESTAMP at merchants checkout page.

NOTE: The same should be passed to the SAG as part of CheckOutHeader input.

\$PASSWORD = base64_encode(hash("sha256", \$MERCHANT_ID \$passkey \$TIMESTAMP));

The result of the SHA254 Hash should be in capital letters.

Request parameters: Request body

Parameter	Type	Optional	Description
MERCHANT_TRANSACTION_ID	xsd:string	No	This is the unique merchant transaction identifier.
MSISDN	xsd:string	No	This is Merchant customer / shopper phone number. It uniquely identifies shopper/ merchant customer.
REFERENCE_ID	xsd:string	No	Reference to the product/service offered
ENC_PARAMS	xsd:string	Yes	These are merchant encrypted figures, values or parameters that belong to them. It may be anything they want to be passed to help in transaction processing, control or pass.
AMOUNT	xsd:double	No	Merchant send the value of the transaction.

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CALL_BACK_URL	xsd:string	No	This is the Merchant's payment notification endpoint URL. This is important to merchant and their customers to notify on transaction status and the request result.
CALL_BACK_METHOD	xsd:string	No	This is the call back method used to send parameters to the Merchant's payment notification endpoint

Sample request

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:tns="tns:ns">
<soapenv:Header>
  <tns:CheckOutHeader>
    <MERCHANT_ID>898945</MERCHANT_ID>
    <PASSWORD>MmRmNTliMjlzNjJhNmI5ODVhZGU5OTAxYWQ4NDJkZmI2MWE4ODg1ODFhMTQ3ZmZmNTFjMjg4M2UyYWQ5NTU3Yw==</PASSWORD>
    <TIMESTAMP>20141128174717</TIMESTAMP>
  </tns:CheckOutHeader>
</soapenv:Header>
<soapenv:Body>
  <tns:processCheckOutRequest>
    <MERCHANT_TRANSACTION_ID>911-000</MERCHANT_TRANSACTION_ID>
    <REFERENCE_ID>1112254500</REFERENCE_ID>
    <AMOUNT>54</AMOUNT>
    <MSISDN>2547204871865</MSISDN>
    <!--Optional:-->
    <ENC_PARAMS></ENC_PARAMS>
    <CALL_BACK_URL>http://172.21.20.215:8080/test</CALL_BACK_URL>
    <CALL_BACK_METHOD>xml</CALL_BACK_METHOD>
    <TIMESTAMP>20141128174717</TIMESTAMP>
  </tns:processCheckOutRequest>
</soapenv:Body>
</soapenv:Envelope>
```

Output Message: processCheckOutResponse

Parameter	Type	Optional	Description
ENC_PARAMS	xsd:string	No	These are encrypted parameters that merchant

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			passes and are passed back to the merchant page during callback.
RETURN_CODE	xsd:string	No	Return/Response Code. "00" for Success and "01" for Failed.
DESCRIPTION	xsd:string	No	Transaction Status description
TRX_ID	xsd:string	No	Transaction ID as generated by the system.
CUST_MSG	xsd:string	No	This is a customer message that informs the customer on how to complete the online checkout transaction validation.

Sample response message

```
<SOAP-ENV:Envelope xmlns:SOAP-ENV="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:ns1="tns:ns">
  <SOAP-ENV:Body>
    <ns1:processCheckOutResponse>
      <RETURN_CODE>00</RETURN_CODE>
      <DESCRIPTION>Success</DESCRIPTION>
      <TRX_ID>cce3d32e0159c1e62a9ec45b67676200</TRX_ID>
      <ENC_PARAMS/>
      <CUST_MSG>To complete this transaction, enter your Bonga PIN on your handset. if you don't have
one dial *126*5# for instructions</CUST_MSG>
    </ns1:processCheckOutResponse>
  </SOAP-ENV:Body>
</SOAP-ENV:Envelope>
```

Operation: confirmTransaction

The Merchant makes a SOAP call to the SAG to confirm an online checkout transaction. The request has two parts namely; transactionConfirmRequest and CheckOutHeader. CheckOutHeader carries authentication and validation parameters while transactionConfirmRequest carry the transaction parameters.

Request parameters: Request Header

Parameter	Type	Optional	Description
MERCHANT_ID	xsd:string	No	Merchant ID: When SAG registers a merchant, SAG allocates an ID to the

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			Merchant
PASSWORD	xsd:string	No	SAG issues the passkey to the Merchant for use in authentication which is an encrypted form of Merchant password issued on creation of the merchant account. Password consists of passkey concatenated with MERCHANT_ID and TIMESTAMP using a defined method of encryption preferably base64 encoding.
REFERENCE_ID	xsd:string	No	Reference to the product/service offered
TIMESTAMP	xsd:string	No	This is the date time as timestamp of the Merchant request processing page. This is used to generate a password.

Password encryption

The password should have parameters (MERCHANT_ID, passkey, TIMESTAMP) encrypted using base64_encode and hashed using sha256.

Example below shows the order of parameters and how it should be done

\$MERCHANT_ID = MERCHANT_ID

\$passkey = passkey provided by SAG

\$TIMESTAMP = TIMESTAMP at merchants checkout page.

NOTE: The same should be passed to the SAG as part of CheckOutHeader input.

\$PASSWORD = base64_encode(hash("sha256", \$MERCHANT_ID . \$passkey . \$TIMESTAMP));

Request parameters: Request body

Parameter	Type	Optional	Description
MERCHANT_TRANSACTION_ID	xsd:string	Yes	MERCHANT_TRANSACTION_ID: This is the unique merchant transaction identifier. NB: If not provided, TRX_ID must be present.
TRX_ID	xsd:string	Yes	This is Merchant customer / shopper phone number. It uniquely identifies shopper/ merchant customer. NB: If not provided, MERCHANT_TRANSACTION_ID must be present.

Sample request

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:tns="tns:ns">
```

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```

<soapenv:Header>
  <tns:CheckOutHeader>
    <MERCHANT_ID>898945</MERCHANT_ID>
    <PASSWORD>MmRmNTliMjlzNjJhNmI5ODVhZGU5OTAxYWQ4NDJkZmI2MWE4ODg1ODFhMTQ3ZmZmNTFjMjg4M2UyYWQ5NTU3Yw==</PASSWORD>
    <TIMESTAMP>20141128174717</TIMESTAMP>
  </tns:CheckOutHeader>
</soapenv:Header>
<soapenv:Body>
  <tns:transactionConfirmRequest>
    <!--Optional:-->
    <TRX_ID>?</TRX_ID>
    <!--Optional:-->
    <MERCHANT_TRANSACTION_ID>911-000</MERCHANT_TRANSACTION_ID>
  </tns:transactionConfirmRequest>
</soapenv:Body>
</soapenv:Envelope>

```

Output Message: transactionConfirmResponse

Parameter	Type	Optional	Description
RETURN_CODE	xsd:string	No	Return/Response Code. "00" for Success and "01" for Failed.
DESCRIPTION	xsd:string	No	Transaction Status description
MERCHANT_TRANSACTION_ID	xsd:string	No	This is the unique merchant transaction identifier.
TRX_ID	xsd:string	No	Transaction ID as generated by the system.

Sample response message

```

<SOAP-ENV:Envelope xmlns:SOAP-ENV="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:ns1="tns:ns">
  <SOAP-ENV:Body>
    <ns1:transactionConfirmResponse>
      <RETURN_CODE>00</RETURN_CODE>
      <DESCRIPTION>Success</DESCRIPTION>
      <MERCHANT_TRANSACTION_ID/>
      <TRX_ID>5f6af12be0800c4ffabb4cf2608f0808</TRX_ID>
    </ns1:transactionConfirmResponse>
  </SOAP-ENV:Body>
</SOAP-ENV:Envelope>

```

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```

</ns1:transactionConfirmResponse>
</SOAP-ENV:Body>
</SOAP-ENV:Envelope>

```

Operation: Payment Notification (Merchant Callback)

Upon completion of transaction on M-PESA, the SAG calls back the merchant's call back URL via HTTP POST, HTTP GET, XML Result Message depending on merchant callback method defined to pass the details and status of the complete transaction. A callback URL, callback method, username and password are defined on merchant registration. This acts as default parameters if the merchant does not specify the callback method and callback URL during request submission

The following parameters are passed back via the callback HTTP POST, HTTP GET, XML Result Message;

Parameter	Description
USERNAME	(Optional) Username provided by merchant to authenticate the callback request.
PASSWORD	(Optional) Password provided by merchant to authenticate the callback request.
MERCHANT_TRANSACTION_ID	Merchant Transaction ID as generated by merchant system. This is passed back as passed during the request by merchant.
M-PESA_TRX_DATE	M-PESA transaction timestamp in the format YYYY-MM-DD HH24:MI:SS
M-PESA_TRX_ID	M-PESA receipt number
AMOUNT	Amount effected on M-PESA
TRX_STATUS	Transaction Status. Pending, Success, Failed, Error
RETURN_CODE	Return/Response Code. "00" for Success and "01" for Failed.
DESCRIPTION	Transaction Status description
TRX_ID	Transaction ID as generated by the system
ENC_PARAMS	These are encrypted parameters that merchant passes and are passed back to the merchant page during callback.
MSISDN	This is the customer's number who initiated the payment.

After the callback, the merchant can optionally redirect to either a success or fail page depending on the callback response. The merchant is expected to return the callback response to acknowledge receipt of callback through echoing or printing the word 'ok' or 'success'.

Reference Faults

Below are the response codes on the Lipa na M-Pesa online solution.

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RETURN CODE	CODE TYPE	DESCRIPTION
00	Success	Success. The Request has been successfully received or the transaction has successfully completed.
01	Failure	Insufficient Funds on MSISDN account
03	Failure	Amount less than the minimum single transfer allowed on the system.
04	Failure	Amount more than the maximum single transfer amount allowed.
05	Failure	Transaction expired in the instance where it wasn't picked in time for processing.
06	Failure	Transaction could not be confirmed possibly due to confirm operation failure.
08	Failure	Balance would rise above the allowed maximum amount. This happens if the MSISDN has reached its maximum transaction limit for the day.
09	Failure	The store number specified in the transaction could not be found. This happens if the Merchant Pay bill number was incorrectly captured during registration.
10	Failure	This occurs when the system is unable to resolve the credit account i.e the MSISDN provided isn't registered on M-PESA
11	Failure	This message is returned when the system is unable to complete the transaction.
12	Failure	Message returned when if the transaction details are different from original captured request details.
29	Failure	System Downtime message when the system is inaccessible.
30	Failure	Returned when the request is missing reference ID
31	Failure	Returned when the request amount is Invalid or blank
32	Failure	Returned when the account in the request hasn't been activated.
33	Failure	Returned when the account hasn't been approved to transact.
34	Failure	Returned when there is a request processing delay.

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RETURN CODE	CODE TYPE	DESCRIPTION
35	Failure	Response when a duplicate request is detected.
36	Failure	Response given if incorrect credentials are provided in the request
40	Failure	Missing parameters
41	Failure	MSISDN is in incorrect format

Sample HTTP GET Callback

```
http://10.0.0.1?MSISDN=254700000000&MERCHANT_TRANSACTION_ID=
FG232FT0&USERNAME=&PASSWORD=&AMOUNT=100&TRX_STATUS=Success
&RETURN_CODE=00&DESCRIPTION=Transaction successful&M-PESA_TRX_DATE=2014-08-01
15:30:00&M-PESA_TRX_ID=FG232FT0&TRX_ID=1448&ENC_PARAMS=XXXXXXXXXX
```

Sample HTTP POST (Plain)

```
MSISDN:254700000000

AMOUNT:100

M-PESA_TRX_DATE:2014-08-01 15:30:00

M-PESA_TRX_ID:FG232FT0

TRX_STATUS:Success

RETURN_CODE:00

DESCRIPTION:Transaction successful

MERCHANT_TRANSACTION_ID:134562

ENC_PARAMS:XXXXXXXXXX
```

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TRX_ID:1448

Sample XML Result Message

```
<SOAP-ENV:Envelope xmlns:SOAP-ENV="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:ns1="tns:ns">
  <SOAP-ENV:Body>
    <ns1:ResultMsg>
      <MSISDN ns1:type="xsd:string">254720471865</MSISDN>
      <AMOUNT ns1:type="xsd:string">54.0</AMOUNT>
      <M-PESA_TRX_DATE ns1:type="xsd:string">2014-12-01 16:24:06</M-PESA_TRX_DATE>
      <M-PESA_TRX_ID ns1:type="xsd:string">null</M-PESA_TRX_ID>
      <TRX_STATUS ns1:type="xsd:string">Success</TRX_STATUS>
      <RETURN_CODE ns1:type="xsd:string">00</RETURN_CODE>
      <DESCRIPTION ns1:type="xsd:string">Success</DESCRIPTION>
      <MERCHANT_TRANSACTION_ID ns1:type="xsd:string">911-000</MERCHANT_TRANSACTION_ID>
      <ENC_PARAMS ns1:type="xsd:string"></ENC_PARAMS>
      <TRX_ID ns1:type="xsd:string">cce3d32e0159c1e62a9ec45b67676200</TRX_ID>
    </ns1:ResultMsg>
  </SOAP-ENV:Body>
</SOAP-ENV:Envelope>
```

Operation: Transaction Status Query

Transaction Query request helps to get the status of the transaction. It requires MERCHANT_TRANSACTION_ID and TRX_ID. Other mandatory parameters are MERCHANT_ID, PASSWORD generated and encrypted as instructed during a normal request and finally timestamp.

NOTE: MERCHANT_TRANSACTION_ID is very different from MERCHANT_ID.

MERCHANT_TRANSACTION_ID is the Id of each transaction. A figure generated by merchant to specify a certain transaction.

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During transaction query the merchant must provide the TRX_ID and optionally provide MERCHANT_TRANSACTION_ID.

Sample request

Below is the sample transaction query request.

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:tns="tns:ns">
  <soapenv:Header>
    <tns:CheckOutHeader>
      <MERCHANT_ID>898945</MERCHANT_ID>
      <PASSWORD>MmRmNTliMjlzNjJhNmI5ODVhZGU5OTAxYWQ4NDJkZmI2MWE4ODg1ODFhMTQ3ZmZmNTFjMjg4M2UyYWQ5NTU3Yw==</PASSWORD>
      <TIMESTAMP>20141128174717</TIMESTAMP>
    </tns:CheckOutHeader>
  </soapenv:Header>
  <soapenv:Body>
    <tns:transactionStatusRequest>
      <!--Optional:-->
      <TRX_ID>?</TRX_ID>
      <!--Optional:-->
      <MERCHANT_TRANSACTION_ID>911-100</MERCHANT_TRANSACTION_ID>
    </tns:transactionStatusRequest>
  </soapenv:Body>
</soapenv:Envelope>
```

Transaction Status Query Request Response

```
<SOAP-ENV:Envelope xmlns:SOAP-ENV="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:ns1="tns:ns">
  <SOAP-ENV:Body>
    <ns1:transactionStatusResponse>
```

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```

<MSISDN>254720471865</MSISDN>
<AMOUNT>54000</AMOUNT>
<M-PESA_TRX_DATE>2014-12-01 16:59:07</M-PESA_TRX_DATE>
<M-PESA_TRX_ID>N/A</M-PESA_TRX_ID>
<TRX_STATUS>Failed</TRX_STATUS>
<RETURN_CODE>01</RETURN_CODE>
<DESCRIPTION>InsufficientFunds</DESCRIPTION>
<MERCHANT_TRANSACTION_ID/>
<ENC_PARAMS/>
<TRX_ID>ddd396509b168297141a747cd2dc1748</TRX_ID>
</ns1:transactionStatusResponse>
</SOAP-ENV:Body>
</SOAP-ENV:Envelope>

```

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WSDL



Checkout.wsdl