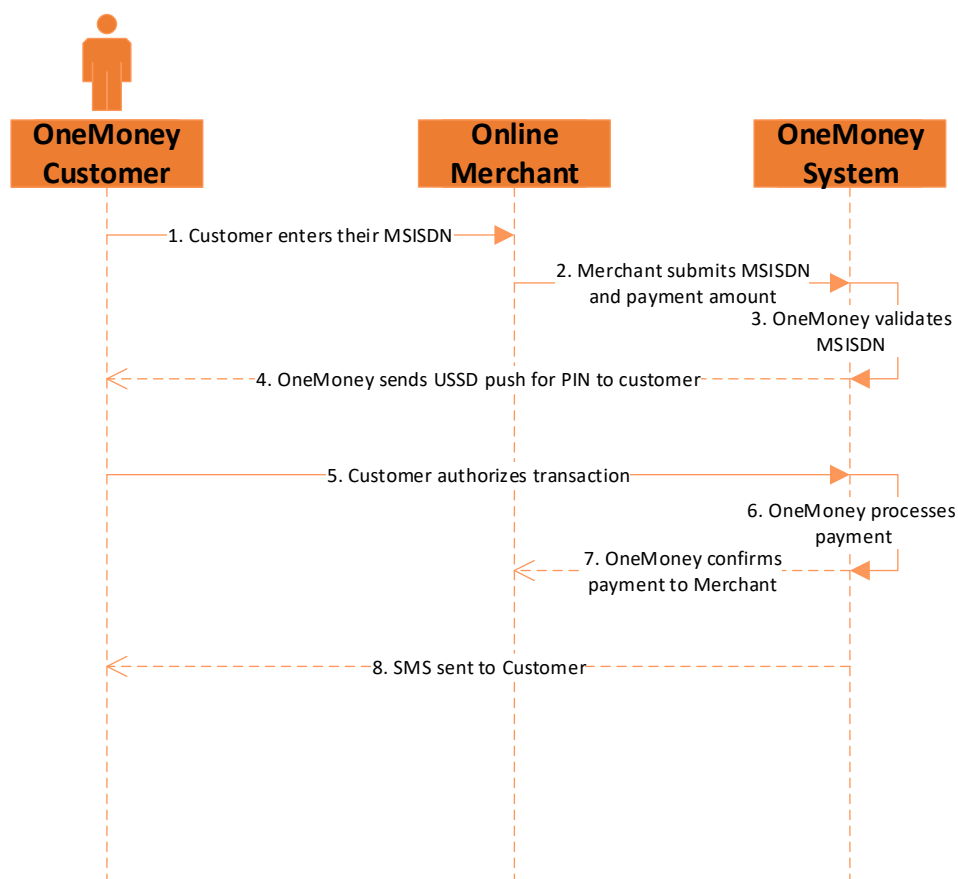

ONEMONEY ONLINE PAYMENT SERVICES API

Customer to Business Payment

Interface Introduction

Online Payment enables customers to perform payment through MFS on merchant websites. During online purchase, customer selects the payment by OneMoney on the merchant website. The customer is prompted to enter their account number (Phone Number), the merchant website sends the payment request to OneMoney, and OneMoney sends an USSD Push to customer to collect PIN and confirmation. After collect all the payment information, MFS process and send SMS notification to the customer.



The merchant must be registered in OneMoney as an Organization with the online payment service subscription.

1. Customer enters their phone number on the merchant application
2. Merchant website sends payment request to OneMoney system.

3. OneMoney validates request and sends to the customer's phone via USSD push.
4. Customer enters their PIN number to confirm payment on their phone
5. OneMoney validates payment and completes or cancels the payment.
 - a. Dr Customer account, Cr Merchant account.
6. Payment result is sent to the Merchant web hook via HTTP request.
 - a. Merchant processes payment result.
7. OneMoney sends an SMS notification to the customer.

Endpoints

The endpoints depend on the network configurations set during VPN set up.

A general format is as follows for the IP:

http://MFS_IP_ADDRESS:30001/payment/services/APIRequestMgrService

Request parameters

Common field specification				
Command ID	Follow InitTrans_TwoPartPayment format			
OriginatorConversationID	A unique identifier generated by the Third Party			
ThirdPartyID	Third party identifier name as given by the OneMoney system admin.			
Password	Triple DES encrypted password			
ResultURL	The URL to which the OneMoney system will send the transaction result call back.			
Initiator	Customer MSISDN			
ReceiverParty	Merchant or Biller details			
Specific parameters in Request/Transaction/Parameters				
Parameter	Data Type	Mandatory or Optional	Description	Example
Amount	xs:string	Mandatory	Indicates the amount with a currency unit to pay for goods. The precision ranges from the minimum currency unit to 10^9 * minimum currency unit. For example, for USD, the value of this parameter ranges from 1 to 1000000000.00. This field is optional when the transaction amount is 0. It can use delimiters in batch operations.	10.00
Currency	xs:string	Mandatory	Indicates the currency type. It is specified by using the Char 3 Code defined in the ISO 4217 standard.	USD

Sample Request

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:api="http://cps.huawei.com/cpsinterface/api_requestmgr"
xmlns:req="http://cps.huawei.com/cpsinterface/request"
xmlns:com="http://cps.huawei.com/cpsinterface/common">
  <soapenv:Header/>
  <soapenv:Body>
    <api:Request>
      <req:Header>
        <req:Version>1.0</req:Version>
        <req:CommandID>InitTrans_TwoPartPayment</req:CommandID>
        <req:OriginatorConversationID>S_X20130129217458</req:OriginatorConversationID>
        <req:Caller>
          <req:CallerType>2</req:CallerType>
          <req:ThirdPartyID>APP_Caller</req:ThirdPartyID>
          <req:Password>gMMqGGrKxsE=</req:Password>
          <req:ResultURL>http://10.245.1.44:7001/mockAPIResultMgrBinding</req:ResultURL>
        </req:Caller>
        <req:KeyOwner>1</req:KeyOwner>
        <req:Timestamp>20130402152347</req:Timestamp>
      </req:Header>
      <req:Body>
        <req:Identity>
          <req:Initiator>
            <req:IdentifierType>1</req:IdentifierType>
            <req:Identifier>263712980331</req:Identifier>
          </req:Initiator>
          <req:ReceiverParty>
            <req:IdentifierType>4</req:IdentifierType>
            <req:Identifier>36644</req:Identifier>
          </req:ReceiverParty>
        </req:Identity>
        <req:TransactionRequest>
          <req:Parameters>
            <req:Amount>1.48</req:Amount>
            <req:Currency>USD</req:Currency>
          </req:Parameters>
        </req:TransactionRequest>
      </req:Body>
    </api:Request>
  </soapenv:Body>
</soapenv:Envelope>
```

Response

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/">
  <soapenv:Body>
    <api:Response xmlns:api="http://cps.huawei.com/cpsinterface/api_requestmgr"
xmlns:res="http://cps.huawei.com/cpsinterface/response">
      <res:Header>
        <res:Version>1.0</res:Version>
        <res:OriginatorConversationID>S_X20130129217458</res:OriginatorConversationID>
        <res:ConversationID>AG_20180323_00007d01b6b6759c92a5</res:ConversationID>
      </res:Header>
      <res:Body>
        <res:ResponseCode>0</res:ResponseCode>
        <res:ResponseDesc>Accept the service request successfully.</res:ResponseDesc>
        <res:ServiceStatus>0</res:ServiceStatus>
      </res:Body>
    </api:Response>
  </soapenv:Body>
</soapenv:Envelope>
```

Result - Success

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/">
  <soapenv:Body>
    <api:Result xmlns:api="http://cps.huawei.com/cpsinterface/api_resultmgr"
xmlns:res="http://cps.huawei.com/cpsinterface/result">
      <res:Header>
        <res:Version>1.0</res:Version>
        <res:OriginatorConversationID>S_X20130129217458</res:OriginatorConversationID>
        <res:ConversationID>AG_20180323_00007d01b6b6759c92a5</res:ConversationID>
      </res:Header>
      <res:Body>
        <res:ResultType>0</res:ResultType>
        <res:ResultCode>0</res:ResultCode>
        <res:ResultDesc>Process service request successfully.</res:ResultDesc>
        <res:TransactionResult>
          <res:TransactionID>000000444569</res:TransactionID>
        </res:TransactionResult>
      </res:Body>
    </api:Result>
  </soapenv:Body>
</soapenv:Envelope>
```

Result – Failure

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/">
  <soapenv:Body>
    <api:Result xmlns:api="http://cps.huawei.com/cpsinterface/api_resultmgr"
      xmlns:res="http://cps.huawei.com/cpsinterface/result">
      <res:Header>
        <res:Version>1.0</res:Version>
        <res:OriginatorConversationID>S_X20130129217458</res:OriginatorConversationID>
        <res:ConversationID>AG_20180323_000058aecf0e0c80033b</res:ConversationID>
      </res:Header>
      <res:Body>
        <res:ResultType>0</res:ResultType>
        <res:ResultCode>2001</res:ResultCode>
        <res:ResultDesc>Initiator authentication error.</res:ResultDesc>
        <res:TransactionResult>
          <res:TransactionID>000000444566</res:TransactionID>
        </res:TransactionResult>
      </res:Body>
    </api:Result>
  </soapenv:Body>
</soapenv:Envelope>
```