Maviance PLC (Cameroon)

Partner Integration via Smobilpay Third Party API 3.0.4 - Workshop

Douala – November 2022
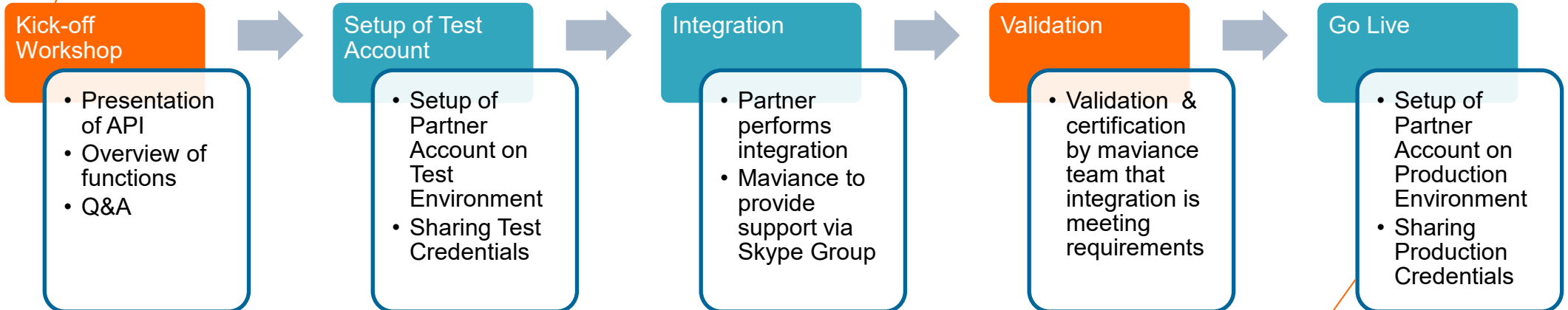
Smobilpay Third Party (S3P) API
Overview of Integration Process

Pre-requisites for kick-off workshop (and sharing test account)

- Partner has signed the NDA **AND** the API integration contract
- Commercial contract may still be outstanding

Kick-off Workshop	Setup of Test Account	Integration	Validation	Go Live
• Presentation of API • Overview of functions • Q&A	• Setup of Partner Account on Test Environment • Sharing Test Credentials	• Partner performs integration • Maviance to provide support via Skype Group	• Validation & certification by maviance team that integration is meeting requirements	• Setup of Partner Account on Production Environment • Sharing Production Credentials

Pre-requisites for Go-Live (Production account)

- Successful validation of implementation

- Commercial contract signed

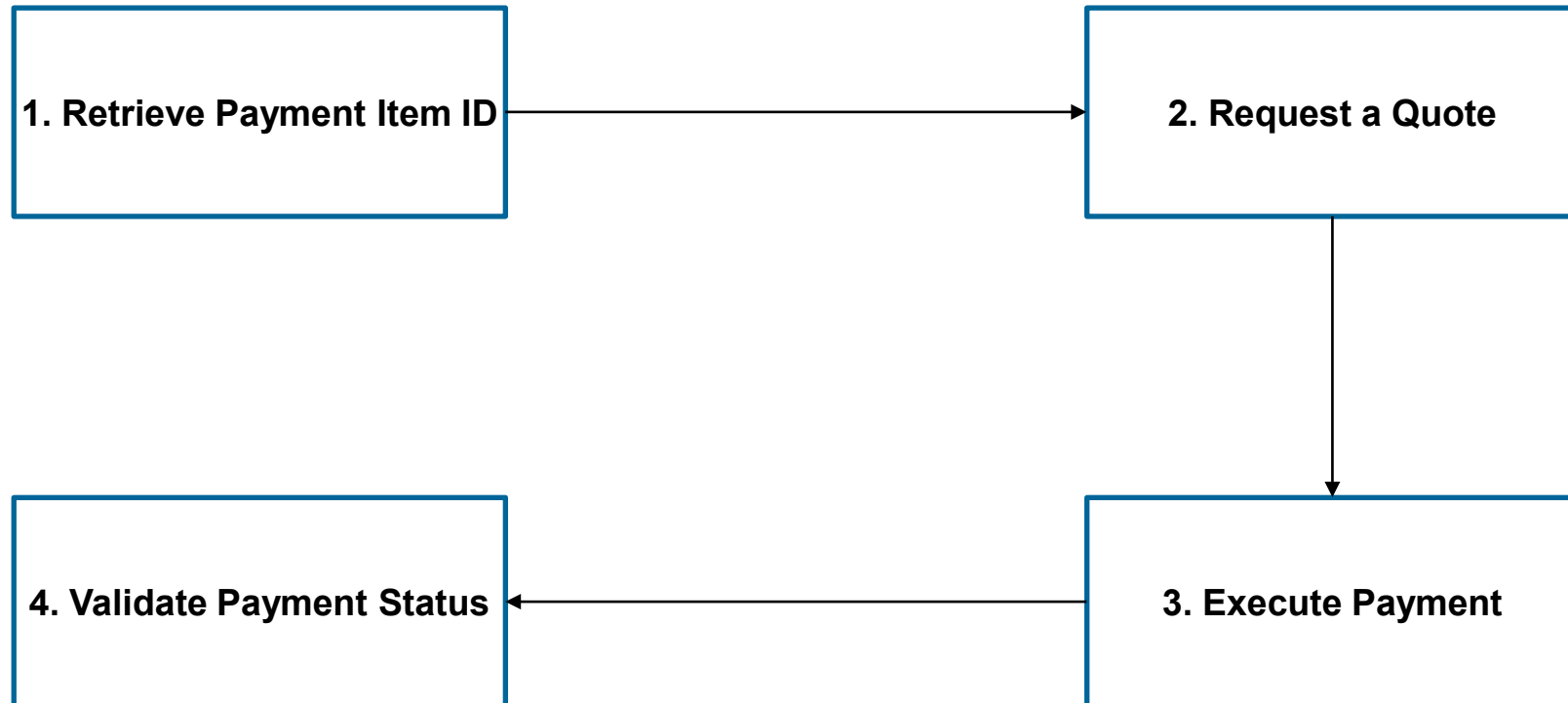- Complete KYC / due diligence of the partner is completed.

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Smobilpay Third Party (S3P) API
Service Types

Service Types	Description of service type
Mobile Wallet (Cash-in)	• Credit Mobile Wallets & Mobile Money • Disburse into a customer's mobile wallets or mobile money account
Mobile Wallet (Cash-out)	• Debit Mobile Wallets & Mobile Money • Collect from a customer's mobile wallets or mobile money account • Receive and get paid online.
Top-up	• Top-up and airtime services
Product Purchase	• Purchase of products
Bill Payment	• Searchable bills (customer can search for and pay a specific bill) • Non-searchable bills (customer pays bills without searching)
Subscription	• Subscriptions are payments for payment items attached to regular payment cycles (e.g. Insurance Payments)
Voucher Purchase	• Vouchers are special products that return a digital code (printed or sent via email/SMS) to the customer

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S3P API Call Flow
High Level Payment Flow

```
┌─────────────────────────────┐                    ┌─────────────────────────────┐
│                             │                    │                             │
│  1. Retrieve Payment Item ID│ ─────────────────→ │     2. Request a Quote      │
│                             │                    │                             │
└─────────────────────────────┘                    └─────────────────────────────┘
                                                                  │
                                                                  │
                                                                  ↓
┌─────────────────────────────┐                    ┌─────────────────────────────┐
│                             │                    │                             │
│  4. Validate Payment Status │ ←───────────────── │     3. Execute Payment      │
│                             │                    │                             │
└─────────────────────────────┘                    └─────────────────────────────┘
```

S3P API Payment Flow
Step #3 - Execute payment – Required data

Field	Type	Description
quoteId	REQUIRED	QuoteId from POST /quotestd enpoint
customerPhonenumber	REQUIRED	Phone number of customer for notification
customerEmailaddress	REQUIRED	Email address of customer for notification
customerName	DEPENDENT	Name of the customer (depends on service setting)
customerAddress	DEPENDENT	Address of the customer´(depends on service setting)
serviceNumber	DEPENDENT	Destination / Account Number / Phonenumber / etc. (depends on service setting)
customerNumber	DEPENDENT	Customer Number / Account Reference / etc. (depends on service setting)
trid	OPTIONAL	Transaction id of the integrator

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Verifying the status of a transaction
Payment Status Transition Flow
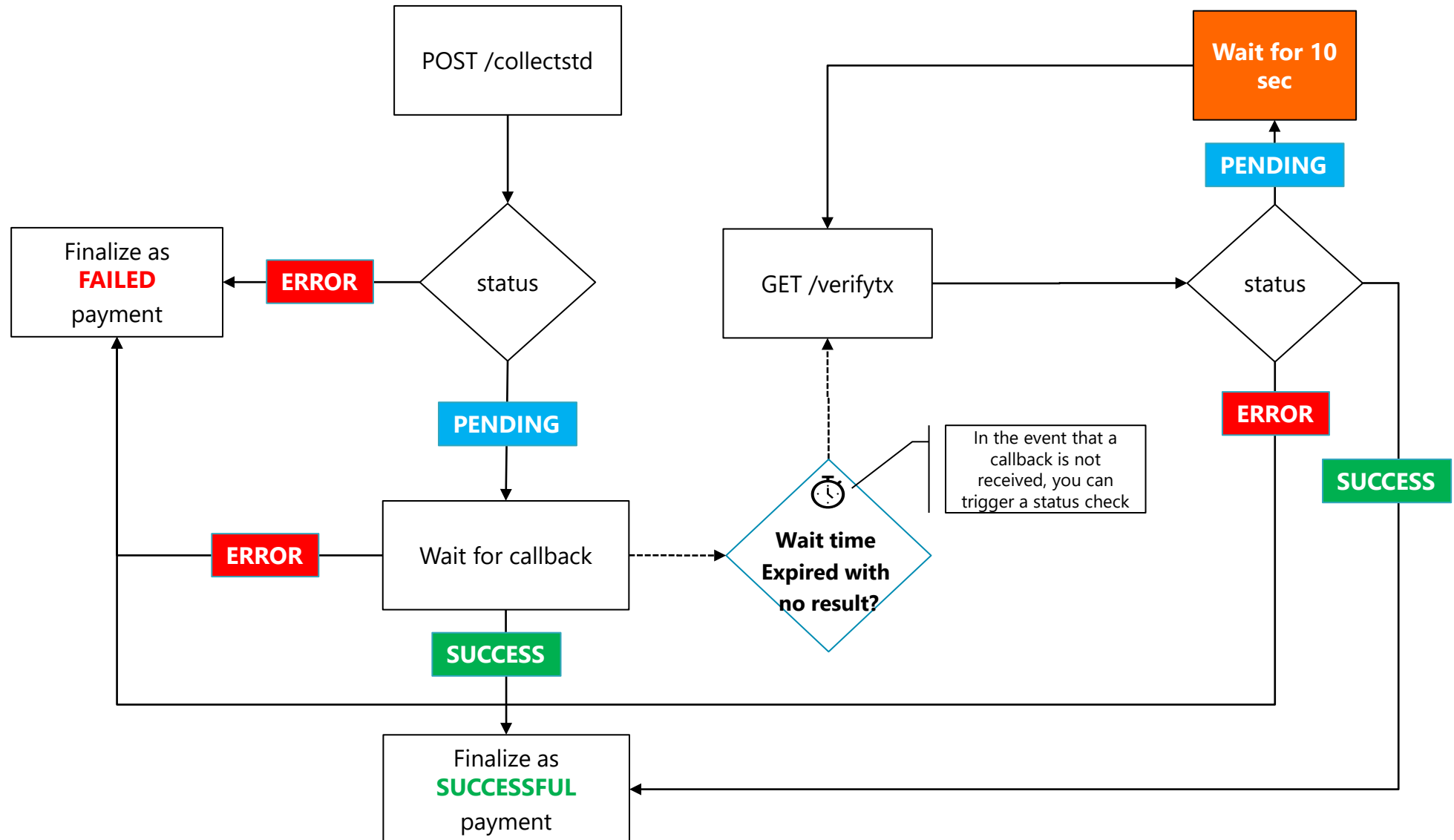
Verifying the status of a transaction
Using Callback – Recommended wait times for different services,

Service Types	Recommended WAIT TIME
Mobile Wallet (Cash-in)	• 20 seconds
Mobile Wallet (Cash-out)	• 2 Minutes In many cases the end-customers have to perform additional manual confirmation steps for 2 factor authorization of payment
Topup	• 20 seconds
Product Purchase	• 20 seconds
Bill Payment	• 20 seconds
Subscription	• 20 seconds
Voucher Purchase	• 20 seconds

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Requirements for customer notifications

#	Scenario	Type	General	Collections (Cash-out)	Disbursement (Cash-in)	Bill Payment
1	Service number/bill number not found	Error	Mandatory	Mandatory	Mandatory	Mandatory
2	Informative message for customer to actively check confirm the transaction, even if there is no prompt (SMS or USSD) from Service Provider	Informative	N/A	Mandatory	N/A	N/A
3	Limit (daily, weekly or monthly) on **recipient** account has been reached	Error	N/A		Mandatory	N/A
4	Limit (daily, weekly or monthly) on **Customer's** account has been reached	Error	N/A	Mandatory	N/A	N/A
5	Invalid PIN or confirmation token	Error	N/A	Mandatory	N/A	N/A
6	Insufficient funds in the customer's account for this transaction	Error	N/A	Mandatory	N/A	N/A
7	Account is not enabled for this service (mobile money)	Error	N/A	Mandatory	Mandatory	N/A
8	Customer has denied approval for the collection request	Error	N/A	Mandatory	N/A	N/A
9	Customer failed to confirm the collection request	Error	N/A	Mandatory	N/A	N/A
10	The transaction was rejected because the amount is above the acceptable threshold	Error		Mandatory	Mandatory	Mandatory

- Please note that during the verification phase, these notifications must be **validated before the production access is given.**
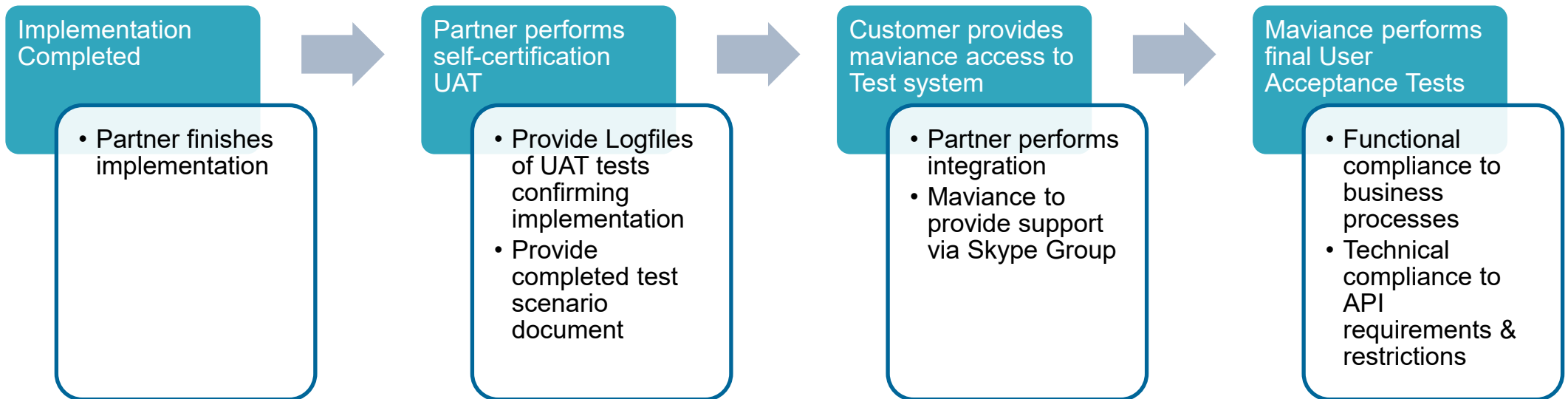
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Error codes from the S3P API

#	Scenario	Type	S3P Error Code
1	Service number/bill number not found	Error	42001
2	Informative message for customer to actively check confirm the transaction, even if there is no prompt (SMS or USSD) from Service Provider	Informative	N/A
3	Limit (daily, weekly or monthly) on **recipient** account has been reached	Error	703112
4	Limit (daily, weekly or monthly) on **Customer's** account has been reached	Error	703111
5	Invalid PIN or confirmation token	Error	703203
6	Insufficient funds in the customer's account for this transaction	Error	703108
7	Account is not enabled for this service (mobile money)	Error	703117
8	Customer has denied approval for the collection request	Error	703202
9	Customer failed to confirm the collection request	Error	703201
10	The transaction was rejected because the amount is above the acceptable threshold	Error	702103

- Refer to the API documentation for the FULL set of error code (**LINK**)

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Certifying your integration
Overview of Certification Process

Implementation Completed
- Partner finishes implementation

Partner performs self-certification UAT
- Provide Logfiles of UAT tests confirming implementation
- Provide completed test scenario document

Customer provides maviance access to Test system
- Partner performs integration
- Maviance to provide support via Skype Group

Maviance performs final User Acceptance Tests
- Functional compliance to business processes
- Technical compliance to API requirements & restrictions

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Certifying your integration
Integration Policies shall be verified during the validation process

During the certification process maviance will verify, amongst other criteria, the compliance to the following integration policies:

Endpoint	Reason	Recommended Call Frequency
GET /account	The account balance post payment is returned in the payment collection response **There is no need to constantly re-request the account balance via this**	On Demand
GET /verifytx	Transaction Status Endpoint must not be called excessively for the same payment. Some transactions take time to process in connected system.	Every 10 seconds per tx as long as status is PENDING. Switch to callback
Master data (except searches)	Master data does not change often and should be cached in the partner application. We recommend a daily data flush	Daily

- Please note that the production API is **monitored**
- Violations can result in accounts being **automatically suspended** without warning by the system

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Communication channels

During Integration Phase

- To speed up integration, a dedicated channel shall be created for working together with your team.

- Use the channels below
    - Skype or Teams channel
   - Email: integration-support@cm.maviance.com

During Production Phase

- The Skype and MS Teams channels created for integration shall NO LONGER be supported.

- All support questions should be sent to the central channels
    - Service Desk: https://support.cm.smobilpay.com
    - Email: techsupport@cm.smobilpay.com

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Submitting Account topup requests to treasury team
Depositing funds into collector company accounts

To guarantee rapid processing and confidentiality, ALL finance related requests are handled by our **treasury team**. They can be reached at the following email address: treasury@cm.maviance.com
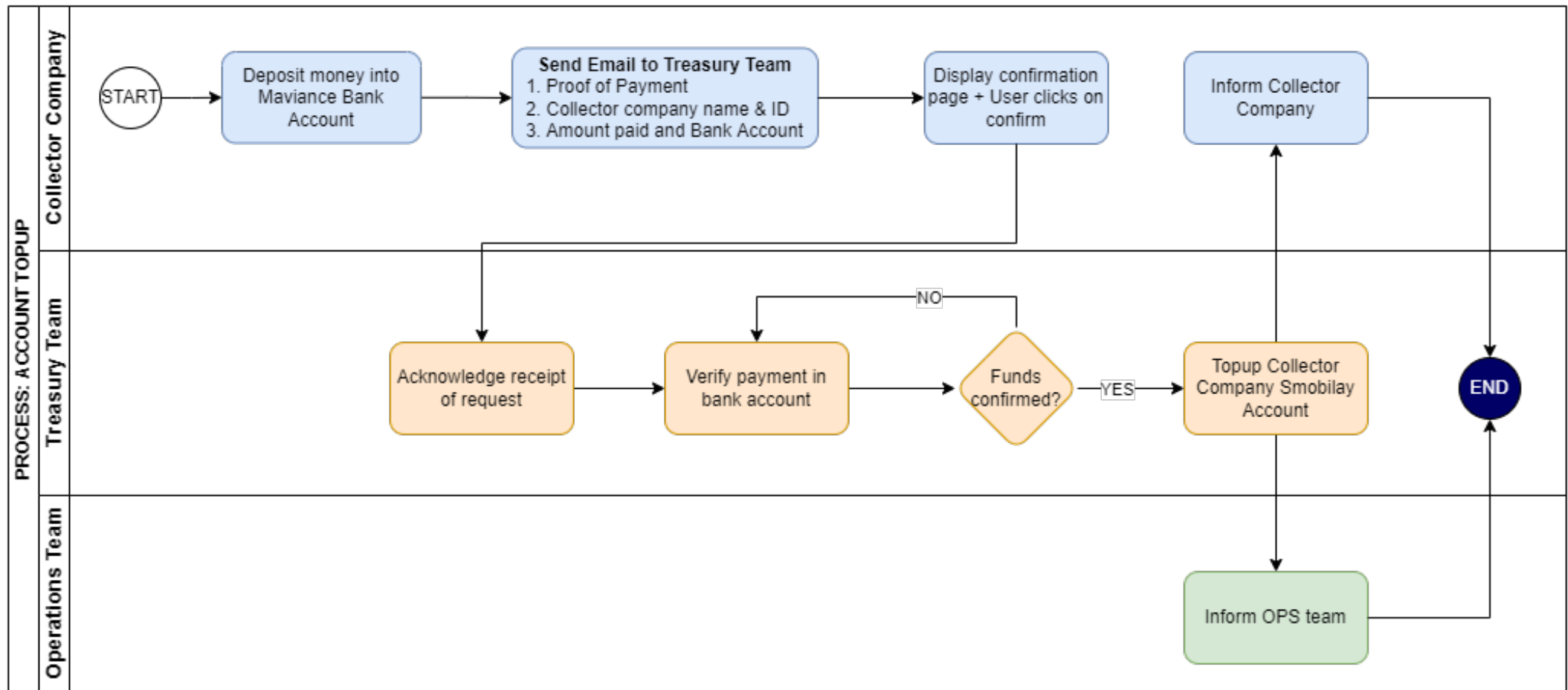
Submitting Account topup requests to treasury team
Depositing funds into collector company accounts

To guarantee rapid processing and confidentiality, ALL finance related requests are handled by our **treasury team**. They can be reached at the following email address: treasury@cm.maviance.com

Process Overview: Account topup

1. Send an email (treasury@cm.maviance.com) to the treasury team requesting an account topup. Provide the following information

   - Collector company name

   - Collector company ID

   - Topup amount in **words and digits**

   - Proof of payment including

     - Amount

     - Bank name and account into which payment was done

2. Treasury team shall check our bank statements to confirm payment

3. **Upon confirmation**, your Smobilpay account shall be credited and we shall send you a confirmation

   - Please note that it may take 24-48 hours for inter-bank transfers to be visible on our accounts
   - Plan in advance and topup accounts before time of use

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Submitting requests to our treasury team
Withdrawing funds from your account

To guarantee rapid processing and confidentiality, ALL finance related requests are handled by our **treasury team**. They can be reached at the following email address: treasury@cm.maviance.com

Process Overview: Payout request

1. Fill and sign your payout request form.

2. Send the signed form via email to the treasury team (treasury@cm.maviance.com) requesting a payout.

3. The treasury team shall check your funds in our system and execute the payout.

4. Upon execution, your smobilpay account shall be debited and a confirmation email sent to you.

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Thank You!!

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