TrustPay WEB API

Version 1.0

2013-11-14

Terminology

"WEB Application" – The $3^{\rm rd}$ party website that wants to effect payment via TrustPay payment services.

"TrustPay WEB Client" – The TrustPay payment web interface, hosted on the TrustPay backend, available via HTTPS

"TrustPay Backend" - The server infrastructure taking care of operations, billing, administration and notifications around the TrustPay service.

"Vendor_id" – The vendor ID assigned to the 3'rd party's application when they register it on https://my.trustpay.biz

Theory of Operation

The TrustPay WEB Client acts as an intermediary between the client's WEB Application and the consumer who wants to pay for something.

When the client's WEB Application wishes to bill the consumer, the request is passed on to the TrustPay WEB Client. This WEB Client then presents a screen with all available billing methods for the amount, currency and territory. The consumer selects a method. A method-specific screen gets displayed to the consumer to supply information and/or to validate the request. If the consumer accepts, the billing takes place and the client's WEB Application gets redirected either to a fail or to a success location.

Web Integration API

There are two separate mechanisms for communicating with the TrustPay WEB Client and backend, depending on the purpose of the

communication.

Firstly a https call to the TrustPay backend is used to interrogate it to find out what payment options amounts and currencies are available, without requiring consumer interaction.

Secondly a redirect to the TrustPay WEB Client is launched for effect, to allow the consumer to interact with the TrustPay WEB Client to actually bill.

Requesting Price Points:

This call is used by the WEB Application to get the price points supported by TrustPay for the current territory.

Ask for specific country:

https://my.trustpay.biz/PricePointProcessor/pricepoints?vendor_id=XXX&countrycode=ZA

Where you replace the XXX with your Vendor_Id assigned to yourself on https://my.trustpay.biz

```
This will return a JSON string in the following format: {"methods":[{"Type":"CARRIER
```

BILLING", "Country": "ZA", "Currencies": [{"lower": "3", "name": "Rands ", "upper": "3", "step": "0", "code": "ZAR", "isprefix": true, "symbol": "R"}, {"lower": "5", "name": "Rands", "upper": "5", "step": "0", "code": "ZAR", "isprefix": true, "symbol": "R"}, {"lower": "10", "name": "Rands", "upper": "10", "step": "0", "code": "ZAR", "isprefix": true, "symbol": "R"}, {"lower ": "20", "name": "Rands", "upper": "20", "step": "0", "code": "ZAR", "isprefix": true, "symbol": "ZAR", "isprefix": true, "symbol": "R"}], "AppName": "Super Snazzy App", "Provider": "MTN"}...]}

For the country whose iso3166 code gets passed as the country parameter. For "All Countries" we use "INT" as the code.

No country specified:

https://my.trustpay.biz/PricePointProcessor/pricepoints?vendor_id= XXX

Where you replace the XXX with your Vendor_id assigned to yourself on https://my.trustpay.biz

This will return a JSON string in the following format:

```
{"methods":[{"Type":"CARRIER
```

BILLING", "Country": "ZA", "Currencies": [{"lower": "3", "name": "Rands ", "upper": "3", "step": "0", "code": "ZAR", "isprefix": true, "symbol": "R"}, {"lower": "5", "name": "Rands", "upper": "5", "step": "0", "code": "ZAR", "isprefix": true, "symbol": "R"}, {"lower": "10", "name": "Rands", "upper": "10", "step": "0", "code": "ZAR", "isprefix": true, "symbol": "R"}, {"lower ": "20", "name": "Rands", "upper": "20", "step": "0", "code": "ZAR", "isprefix": true, "symbol": "R"}], "AppName": "Super Snazzy App", "Provider": "MTN"}....]}

for all countries that have been configured for the application. For payment methods that are not country specific, the value of "Country" will be "INT".

Effect Billing:

The WEB application needs to redirect to:

https://my.trustpay.biz/TrustPayWebClient/Transact?message=Credits%20for %20webcams&amount=20.00¤cy=ZAR&vendor_id=XXX&txid=009812 35&appuser=Peter123&countrycode=ZA&istest=false&fail=http%3A%2F%2F www.myfailureurl.com&success=http%3A%2F%2Fwww.mysuccessurl.com

All parameter values must be URL encoded.

- Replace the XXX with your Vendor_id assigned to yourself on https://my.trustpay.biz
- 2. The message parameter is the description of the transaction to be displayed to the user in the TrustPay client.
- 3. The amount and currency parameters are self explanatory
- 4. Txid is the Web Application's transaction ID
- 5. Appuser is the Web Application's identifier for the current user.
- Countrycode is the country in which the transaction is taking place. If not included, the TrustPay backend will try and determine the country based on the Client's IP address. If this is not possible, it will default to ZA currently.
- 7. Istest equals false results in a normal transaction. If this is true, it is a test transaction where the complete backend process takes place except for the actual Payment Provider interaction. Test transactions will always return successful and will not result in money being transferred.
- 8. Fail URL is the URL that the TrustPay Client will re-direct to if the user cancels the payment in the TrustPay client. This must be URL-encoded.
- 9. Success URL is the url that the TrustPay Client will re-direct to

upon a success, where success means that the process in the TrustPay WEB Client completed successfully. This does NOT mean that the money has been transfered successfully. E.g. for some payment methods e.g. Carrier Billing, the successful transfer of money can only be determined after a MO SMS has been received by TrustPay backend or some wallets require USSD authentication session to be completed.

Notification to the 3rd party environment upon a successful transfer of money happens via our secure, silent Notifier as described in the Notifier Document.

Changes

Date	Version	Changes
2013-11-14	1.0	Creation