

Interface API Document

M-Paisa Version 4.4

Contents

1	Document Information.....
1.1.	Purpose.....
1.2.	Scope.....
1.3.	Audience.....
1.4.	Definitions, Acronyms, Abbreviations.....
1.4.1.	Definitions and Acronyms.....
1.4.2.	Definitions.....
2	Document History.....
3	Introduction.....
3.1.	Communication Protocol.....
3.2.	Gateway Authentication.....
3.2.1	Connection Procedure.....
4	User Interface.....
4.1.	Cash IN.....
4.2.	Cash Out.....
4.2.1.	Cash Out Initiate (Two Step).....
4.2.2.	Cash Out Confirm (Two Step).....
4.2.3.	Cash Out (Single Step).....
4.3.	Merchant Payment.....
4.3.1.	Merchant Payment (Initiate).....
4.3.2.	Merchant Payment (Confirm).....
4.3.3.	Merchant Payment (Single Step).....
4.4.	P2P – Domestic Money Transfer.....
4.4.1.	P2P CONFIG CHOICE 1.....

4.4.2.	P2P CONFIG CHOICE 2.....	
4.5.	Bill Payment.....	
4.5.1.	Pay Bill One Time/Prepaid Bill Payment(From Wallet).....	
4.20.13	Retailer Bill Payment(From Wallet).....	
4.16.3.	Standard Bill Payment (From Wallet).....	
4.20.13	Standard Retailer Bill Payment(From Wallet).....	
4.21	Banking Services.....	
4.21.1.....		Wallet To Bank
4.21.2.....		Bank To wallet

Document Information

This chapter gives an introduction to the scope and organization of the document.

1.1. Purpose

The objective of this document is to describe the APIs being called between different interface and M-Paisa and to provide the Request and Response XML messages which will be used by ex-entity to use M-Paisa services.

1.2. Scope

The scope of this document is for M-Paisa core. This document covers the XML Messages Format to integrate interfaces and M-Paisa system.

1.3. Audience

- Technical Teams

1.4. Definitions, Acronyms, Abbreviations

This section provides a list of all definitions, acronyms and terms required to properly interpret the document.

1.4.1. Definitions and Acronyms

Term	Full Form
USSD	Unstructured Supplementary Service Data
MSISDN	Mobile Subscriber ISDN (i.e. Mobile Number)
M-Paisa	Comviva's M-Commerce Solution
PIN	Personal Identification Number
Txn ID	Transaction Identifier

1.4.2. Definitions

In the rest of the document the following concepts and associated vocabulary will be used

Term	Definition
USSD	Unstructured Supplementary Service Data is associated with real-time or instant messaging type phone services
Customer	Active customer registered for M-Paisa services

2 Document History

Version Number	Description of Changes	Date	Author
4.0	Initial Creation for M-Paisa 4.4	01/06/2012	Core Team members
4.4.1	Changes done in cashin others xml & subs registration by retailers	27/07/12	Core team members
4.4.2	<ul style="list-style-type: none"> renamed Retailer Last N Transactions to Last N Transactions, Updated remarks column Removed customer last N transaction renamed Last N Pending transaction to Last N Transactions, Updated remarks column Added TXNID in last N transction XML Modified comments for subscriber reg XML Modified Inverse C2C XML Modified comments/response XML for Automatic O2C Modified comments/response XML for Automatic reimbursement removed PAYID tag from Cashin others Modified User Enquiry XML Modified customer Change Mobile Number XML Added pickup money initiate 	11/10/12	Core team members
4.4.3	<ul style="list-style-type: none"> Changed writeup of connection procedure Added IVR-RESPONSE tag in XMLS Updated XML of Standard retailer bill payment Modified XMLs of employee based services 		
<u>4.4.4</u>	<u>Removed Balance tag from customer mini statement response XML</u> <u>dated the xml for Add beneficiary</u> <u>Updated IVR response tags</u>		

3 Introduction

3.1. Communication Protocol

The communication between External System and M-Paisa is XML over HTTP(s). The External System makes the HTTP(s) connection with M-Paisa and sends the request (Post) content as XML. Response of each request is also sent as XML.

3.2. Gateway Authentication

To authenticate the interfaces, M-Paisa will define a Gateway for interfacing System. Interfacing System will send this gateway information while making HTTP(s) connection with M-Paisa for each request. Authentication information will be send by URL. Also IP based authentication would also be done. Details of authentication information are as follows

- REQUEST_GATEWAY_CODE
- REQUEST_GATEWAY_TYPE
- Login ID
- Password

3.2.1 Connection Procedure

Adapter Layer subsystems like USSD Gateway, IVR Gateway, etc and M-Paisa WEB connect to M-Paisa Txn host using SSL socket connection on HTTPS enabled URL.

The socket connection establishment requires the digital certificate of the Txn server to be available in a key store that is accessible to requesting subsystems. We use Java key store for the same. The password of the Java key store is saved in protected properties file. The connection to M-Paisa Txn host requires, besides the digital certificate, a password. This password is hashed using SHA-256 algorithm and is sent at the time of making the request to M-Paisa Txn.

HTTP Header Information

POST <URL>HTTP(s)

Content-type: xml

Connection: close

URL

TXN_URL=http(s)://<IP>:<PORT>/<Receiver>?LOGIN=<Login>&PASSWORD=<Pwd>&REQUEST_GATEWAY_CODE=<Code>&REQUEST_GATEWAY_TYPE=<Type>&requestText=

Example

http(s)://localhost:8080/NewTxn/ServiceSelector?LOGIN=Web_Bearer2&PASSWORD=cMLUHe2osdK6KIPLhUyaGa04FOs=&REQUEST_GATEWAY_CODE=WEB&REQUEST_GATEWAY_TYPE=WEB&requestText=

Field Details

Fields	Description	Example	Optional/ Mandatory
M-Paisahost	The IP, port and host name. The IP and Port on which M-Paisa application is running	172.16.1.109:5555/ M-Paisa/	M
REQUEST_GATEWAY_CODE	Request Gateway Code provided to external system by M-Paisa to identify request interface	EXT001	M
REQUEST_GATEWAY_TYPE	Request Gateway Type provided to external system by M-Paisa to identify request interface type.	EXTSYS	M
Login Id	Login id provided to external system by M-Paisa to identify external system	EXT_GW_Login	M
Password	Encrypted Password provided to external system by M-Paisa to identify external system	EXT_GW_Pass	M

4 User Interface

4.1. Cash IN

Cash IN is the process in which the customer refills his account with M-Paisa points. The request is initiated by the channel user.

Request XML

```
<?xml version="1.0"?>

<COMMAND>
  <TYPE>RCIREQ</TYPE>
  <MSISDN><Payer MSISDN></MSISDN>
  <MSISDN2><Payee MSISDN></MSISDN2>
  <AMOUNT><Amount></AMOUNT>
  <IDNO><ID Number></IDNO>
  <PIN><Payer PIN></PIN>
  <SNDPROVIDER>101</SNDPROVIDER>
  <RCVPROVIDER>101</RCVPROVIDER>
  <SNDINSTRUMENT>11</SNDINSTRUMENT>
  <RCVINSTRUMENT>11</RCVINSTRUMENT>
  <LANGUAGE1><Payer Language></LANGUAGE1>
  <LANGUAGE2><Payee Language></LANGUAGE2>
</COMMAND>
```

Tag	Fields	Example	Max Length	O Optional/ M Mandatory	Remarks
TYPE	RCIREQ	RCIREQ	10	M	Request Type
MSISDN	<Payer MSISDN>	9942222	15	M	Payer MSISDN should be without country code.
MSISDN2	<Payee MSISDN>	9942222	15	M	Payee MSISDN should be without country code.
SNDPROVIDER	< PROVIDER>	101		M	Provider id
SNDINSTRUMENT	< PAY ID>	12		M	Wallet type id of sender

RCVPROVIDER	< PROVIDER>	101		M	Provider id
RCVINSTRUMENT	< PAY ID>	12		M	Wallet type id of receiver
AMOUNT	<Amount>	100	10	M	Numeric Only. Should accept
IDNO	<ID Number >	9942223	15	O (Tag is mandatory)	alphaNumeric Only.
PIN	<Payer PIN>	3946	4	M	Numeric Only.
LANGUAGE1	<Payer Language>	0	1	O (Tag is mandatory)	Numeric only Payer Language Code This code must be defined in M-Paisa system.

Response XML

```
<?xml version="1.0"?>
```

```
<COMMAND>
```

```
  <TYPE> RCIRESP</TYPE>
```

```
  <TXNID><Transaction ID></TXNID>
```

```
  <TXNSTATUS><Transaction Status></TXNSTATUS>
```

```
  <TRID><Transfer ID></TRID>
```

```
<MESSAGE>Cash In Success to <Payee MSISDN>. The details are as follows: transaction amount:
<Amount>, transaction Id: <Transaction ID>, charges: 1.00 INR, commission: 0.0 INR, net debit
amount : 6.00 INR, new balance: 88.00 INR.</MESSAGE>
```

```
</COMMAND>
```

Tag	Fields	Example	Max Length	Optional/ Mandatory	Remarks
TYPE	RCIRESP	RCIRESP	10	M	Response Type
TXNID	<Transaction ID>	CI070608.1512.000001	20	M	M-Paisa Transaction ID for the Cash-In Transaction. Used for informative purpose.
TXNSTATUS	<Transaction Status>	200	5	M	Various transaction status Failed, Success etc
<TRID>	<transfer ID>			M	

4.2. Cash Out

Cash Out transaction is the process in which the customer can withdraw the M-Paisa points from his wallet through a channel user. The channel user initiates the transaction and the customer must confirm the transfer by entering his PIN to complete the transaction.

4.11.1.

Cash Out Initiate (Two Step)

Initiate is step 1 of two step transactions.

Request XML (Initiation)

```
<?xml version="1.0"?>
```

```
<COMMAND>
```

```
  <TYPE>RCOREQ</TYPE>
```

```
  <MSISDN><Sender MSISDN></MSISDN>
```

```
  <MSISDN2><Receiver MSISDN></MSISDN2>
```

```
  <PROVIDER><Provider ID></PROVIDER>
```

```
  <PAYID><Wallet type></PAYID>
```

```
  <PROVIDER2><Provider ID></PROVIDER2>
```

```
  <PAYID2><Wallet type></PAYID2>
```

```
  <AMOUNT><Amount></AMOUNT>
```

```
  <IDNO><ID Number></IDNO>
```

```
  <PIN><Sender PIN></PIN>
```

```
  <LANGUAGE1><Payer Language></LANGUAGE1>
```

```
  <LANGUAGE2><Payee Language></LANGUAGE2>
```

```
</COMMAND>
```

Tag	Fields	Example	Max Length	O Optional/ M Mandatory	Remarks
TYPE	RCOREQ	RCOREQ	10	M	Request Type
MSISDN	<Sender MSISDN>	9942222	15	M	Sender MSISDN should be without country code.
MSISDN2	<Receiver MSISDN>	9942222	15	M	Receiver MSISDN should be without country code.
AMOUNT	<Amount>	100	10	M	Numeric Only. Should accept
IDNO	<ID Number >	9942223	15	O	Numeric Only.
PIN	<Sender PIN>	3946	4	M	Numeric Only.
LANGUAGE1	<Sender Language>	0	1	O (Tag is mandatory)	Numeric only Sender Language Code This code must be defined in M-Paisa system,
LANGUAGE2	<Receiver Language>	0	1	O (Tag is mandatory)	Numeric only Receiver Language Code This code must be defined in M-Paisa system,
PROVIDER	< PROVIDER>	101		M	Provider id
PAYID	< PAY ID>	12		M	

PROVIDER2	< PROVIDER2>	101		M	Provider id
PAYID2	< PAY ID2>	12		M	

Response XML (Initiation)

```
<?xml version="1.0"?>
```

```
<COMMAND>
```

```
<TYPE> RCORESP </TYPE>
```

```
<TXNID><Transaction ID></TXNID>
```

```
<TXNSTATUS><Transaction Status></TXNSTATUS >
```

```
<MESSAGE>Cash Out transaction is initiated successfully. Confirmation is sent to receiver.
```

```
</MESSAGE>
```

```
</COMMAND>
```

Tag	Fields	Example	Max Length	Optional/ Mandatory	Remarks
TYPE	RCORESP	RCORESP	10	M	Response Type
TXNID	<Transaction ID>	CO070608.1512.000001	20	M	M-Paisa Transaction ID for the Cash-Out Transaction. Used for informative purpose.
TXNSTATUS	<Transaction Status>	200	5	M	Various transaction status Failed, Success etc

4.11.2.

Cash Out Confirm (Two Step)

Initiate is step 2 of two step transactions.

Request XML (Confirmation)

```
<?xml version="1.0"?>
```

```
<COMMAND>
```

```
<TYPE>RCORREQ</TYPE>
```

```
<MSISDN><Recipient MSISDN></MSISDN>
```

```
<PROVIDER><SUBSCRIBER PROVIDER></ PROVIDER >
```

```
<PIN><Receiver PIN></PIN>
```

```
<TXNID><Transaction Id></TXNID>
```

```
<LANGUAGE1><Receiver Language></LANGUAGE1>
```

```
</COMMAND>
```

Tag	Fields	Example	Max Length	O - Optional/ M - Mandatory	Remarks
TYPE	RCOREQ	RCOREQ	10	M	Request Type
MSISDN	<Receiver MSISDN>	9942222	15	M	Receiver MSISDN should be without

					country code.
PIN	<Receiver PIN>	3946	4	M	Numeric Only.
TXNID	<Transaction ID>	CO070608.1512.000001	20	M	M-Paisa Transaction ID..
LANGUAGE	<Language>	0	1	O (Tag is mandatory)	Numeric only Payer Language Code This code must be defined in M-Paisa system,
PROVIDER	<PROVIDER>			M	SUBSCRIBER PROVIDER

Response XML (Confirmation)

```
<?xml version="1.0"?>
```

```
<COMMAND>
```

```
  <TYPE> RCORESP</TYPE>
```

```
  <TXNID><Transaction ID></ TXNID>
```

```
  <TXNSTATUS><Transaction Status></ TXNSTATUS >
```

```
  <MESSAGE>Cash Out success by The details are as follows: transaction amount: 1.00 INR, charges: 1.00 INR, commission: 0.0 INR, transaction Id: CO110516.0028.C00003, net debit amount 2.00 INR, new balance: 4.00 INR.</MESSAGE>
```

```
  <TRID><TRID></TRID>
```

```
</COMMAND>
```

Tag	Fields	Example	Max Length	Optional/ Mandatory	Remarks
TYPE	RCORESP	RCORESP	10	M	Response Type
TXNID	<Transaction ID>	CO070608.1512.000001	20	M	M-Paisa Transaction ID for the Cash-Out Transaction. Used for informative purpose.
TXNSTATUS	<Transaction Status>	200	5	M	Various transaction status Failed, Success etc
TRID	<Transfer ID			M	

4.11.3.

Cash Out (Single Step)

Through Cash Out (Single Step) a M-Paisa customer can withdraw M-Paisa points from his wallet. It is a single step transaction and is initiated by customer.

Request XML:

```
<?xml version="1.0"?>

<COMMAND>
<TYPE>CCOREQ</TYPE>
<MSISDN><Sender MSISDN></MSISDN>
<AGNTCODE><Agent code></AGNTCODE>
<AMOUNT><Txn Amount></AMOUNT>
<PROVIDER><Provider ID></PROVIDER>
<PAYID><Wallet type></PAYID>
<PROVIDER2><Provider ID></PROVIDER2>
<PAYID2><Wallet type></PAYID2>
<PIN><Sender PIN></PIN>
<LANGUAGE1><Sender Language></LANGUAGE1>
<LANGUAGE2><Receiver Language></LANGUAGE2>
</COMMAND>
```

Tag	Fields	Example	Max Length	O Optional/ M Mandatory	Remarks
TYPE	CCOREQ	CCOREQ	10	M	Request Type
MSISDN	<Sender MSISDN>	9942222	15	M	Sender MSISDN should be without country code.
AGNTCODE	<Agent code>	1023	15	M	Agent Code of Retailer
AMOUNT	<Amount>	100	10	M	Numeric Only. Should accept
PIN	<Sender PIN>	3946	4	M	Numeric Only.
LANGUAGE1	<Sender Language>	0	1	O (Tag is mandatory)	Numeric only Sender Language Code This code must be defined in M-Paisa system,
LANGUAGE2	<Receiver Language>	0	1	O (Tag is mandatory)	Numeric only Receiver Language Code This code must be defined in M-Paisa system,
PROVIDER	< PROVIDER>	101		M	Provider id

PAYID	< PAY ID>	12		M	
PROVIDER2	< PROVIDER2>	101		M	Provider id
PAYID2	< PAY ID2>	12		M	

Response XML:

```

<?xml version="1.0"?>

    <COMMAND>
        <TYPE>CCORESP</TYPE>
        <TXNID><Transaction ID></TXNID>
        <TXNSTATUS><Transaction Status></TXNSTATUS>
        <MESSAGE><Txn Message></MESSAGE>
    <IVR-RESPONSE> 9012#7777999111|5.0000|1.0000|0.0000|CO121101.1657.C00004|
    8.0000|31109.6040#
    </IVR-RESPONSE>
    </COMMAND>

```

Tag	Fields	Example	Max Length	Optional/Mandatory	Remarks
TYPE	CCORESP	CCORESP	10	M	Response Type
TXNID	<Transaction ID>	CO070608.1512.000001	20	M	M-Paisa Transaction ID for the Cash-Out Transaction. Used for informative purpose.
TXNSTATUS	<Transaction Status>	200	5	M	Various transaction status Failed, Success etc
MESSAGE	<Txn Message>	Cash Out success by 7700000012. The details are as follows: transaction amount: 1.00 INR, charges: 0.01 INR, commission: 0.0 INR, transaction Id: CO110525.1616.C00002, net debit amount 1.01 INR, new balance: 242.99 INR.			Message corresponding to <Transaction Status>
IVR-RESPONSE	IVR-RESPONSE	9012#7777999111 5.0000 1.0000 0.0000 CO121101.1657.C00004 8.0000 31109.6040#		M	IVR-RESPONSE CODE

4.3. Merchant Payment

4.12.1. Merchant Payment (Initiate)

Merchant Payment is the process in which the customer can buy goods with the M-Paisa points from his wallet through a channel user. The channel user initiates the transaction and the customer must confirm the transfer by entering his PIN to complete the transaction.

Request XML (Initiation)

```
<?xml version="1.0"?>
```

```
<COMMAND>
  <TYPE>RMPREQ</TYPE>
  <MSISDN><Sender MSISDN></MSISDN>
  <MSISDN2><Receiver MSISDN></MSISDN2>
  <PROVIDER><Provider ID></PROVIDER>
  <PAYID><Wallet type></PAYID>
  <PROVIDER2><Provider ID></PROVIDER2>
  <PAYID2><Wallet type></PAYID2>
  <AMOUNT><Amount></AMOUNT>
  <PIN><Sender PIN></PIN>
  <LANGUAGE1><Sender Language></LANGUAGE1>
  <LANGUAGE2><Receiver Language></LANGUAGE2>
</COMMAND>
```

Tag	Fields	Example	Max Length	O -Optional/M - Mandatory	Remarks
TYPE	RMPREQ	RMPREQ	10	M	Request Type
MSISDN	<Sender MSISDN>	9942222	15	M	Sender MSISDN should be without country code.
MSISDN2	<Receiver MSISDN>	9942222	15	M	Receiver MSISDN should be without country code.
AMOUNT	<Amount>	100	10	M	Numeric Only. Should accept
PIN	<Sender PIN>	3946	4	M	Numeric Only.
LANGUAGE1	<Sender Language>	0	1	O (Tag is mandatory)	Numeric only Sender Language Code This code must be defined in M-Paisa system,
LANGUAGE2	<Receiver Language>	0	1	O (Tag is mandatory)	Numeric only Receiver Language Code This code must be defined in M-Paisa system.
PROVIDER	< PROVIDER>	101		M	Provider id
PAYID	< PAY ID>	12		M	
PROVIDER2	< PROVIDER>	101		M	Provider id
PAYID2	< PAY ID>	12		M	

Response XML (Initiation)

```
<?xml version="1.0"?>
```

```

<COMMAND>
  <TYPE> RMPRESP </TYPE>
  <TXNID><Transaction ID></TXNID>
  <TXNSTATUS><Transaction Status></TXNSTATUS >
  <MESSAGE>Payment done. The customer will have to confirm the payment by entering his
  PIN and then you will receive an SMS. Thank you for using M-Paisa service.</MESSAGE>
  <TRID><Transfer ID></TRID>
</COMMAND>

```

Tag	Fields	Example	Max Length	Optional/ Mandatory	Remarks
TYPE	RMPRESP	RMPRESP	10	M	Response Type
TXNID	<Transaction ID>	MT070608.1512.000001	20	M	M-Paisa Transaction ID for the Merchant Payment Transaction. Used for informative purpose.
TXNSTATUS	<Transaction Status>	200	5	M	Various transaction status Failed, Success etc
TRID	Transfer ID				Transfer ID

4.12.2.

Merchant Payment (Confirm)

Request XML (Confirmation)

```
<?xml version="1.0"?>
```

```

<COMMAND>
  <TYPE>RMPREQ</TYPE>
  <MSISDN><Recipient MSISDN></MSISDN>
  <PROVIDER><SUBSCRIBER PROVIDER></ PROVIDER >
  <PIN><Receiver PIN></PIN>
  <TXNID><Transaction Id></TXNID>
  <STATUS><Status></STATUS>
  <LANGUAGE1><Payer Language></LANGUAGE1>
</COMMAND>

```

Tag	Fields	Example	Max Length	O - Optional/ M - Mandatory	Remarks
TYPE	RMPREQ	RMPREQ	10	M	Request Type
MSISDN	<Receiver MSISDN>	9942222	15	M	Receiver MSISDN should be without country code.
PIN	<Sender PIN>	3946	4	M	Numeric Only.
TXNID	<Transaction ID>	MT070608.1512.000001	20	M	M-Paisa Transaction ID for the Transfer M- money Transaction. Used for informative

					purpose.
LANGUAGE1	<Language>	0	1	O (Tag is mandatory)	Numeric only Payer Language Code This code must be defined in M-Paisa system
STATUS	<Status>	0/1		O	This field would be used when end subscriber has either cancelled or has not responded (session expire) to the request 0- approve & 1- cancel
PROVIDER	<PROVIDER>			M	SUBSCRIBER PROVIDER

Response XML (Confirmation)

```
<?xml version="1.0"?>
```

```
<COMMAND>
```

```
<TYPE>RMPRESP</TYPE>
```

```
<TXNID><Transaction ID></TXNID>
```

```
<TXNSTATUS><Transaction Status></TXNSTATUS>
```

```
<TXNSTATUS>200</TXNSTATUS>
```

```
<MESSAGE>Merchant Payment Success by <Receiver MSISDN>. The details are as follows:  
transaction amount: 1.00 INR, charges: 1.00 INR, commission: 0.0 INR, transaction Id:  
MP110516.0213.C00007, new balance : 2.00 INR.</MESSAGE>
```

```
</COMMAND>
```

Tag	Fields	Example	Max Length	Optional/Mandatory	Remarks
TYPE	RMPRESP	RMPRESP	10	M	Response Type
TXNID	<Transaction ID>	BP070608.1512.000001	20	M	M-Paisa Transaction ID for the Merchant Payment Transaction. Used for informative purpose.
TXNSTATUS	<Transaction Status>	200	5	M	Various transaction status Failed, Success etc

4.12.3.

Merchant Payment (Single Step)

Merchant Payment is the process in which the customer can buy goods with the M-Paisa points from his wallet through a channel user

Request XML

```
<?xml version="1.0"?>
```

```
<COMMAND>
```

```
<TYPE>CMPREQ</TYPE>
```

```
<MSISDN>776767676</MSISDN>
```

```

<MERCODE>774545454</MERCODE>
<PROVIDER><Provider ID></PROVIDER>
<PAYID><Wallet type></PAYID>
<PROVIDER2><Provider ID></PROVIDER2>
<PAYID2><Wallet type></PAYID2>
<AMOUNT>1000</AMOUNT>
<PIN>2468</PIN>
<LANGUAGE1>1</LANGUAGE1>
<LANGUAGE2>1</LANGUAGE2>
</COMMAND>

```

Tag	Fields	Example	Max Length	O -Optional/M - Mandatory	Remarks
TYPE	CMPREQ	CMPREQ	10	M	Request Type
MSISDN	<Sender MSISDN>	9942222	15	M	Sender MSISDN should be without country code.
MERCODE	<Merchant Code>	998765		M	MSISDN of the merchant
AMOUNT	<Amount>	100	10	M	Numeric Only. Should accept
PIN	<Sender PIN>	3946	4	M	Numeric Only.
LANGUAGE1	<Sender Language>	0	1	O (Tag is mandatory)	Numeric only Sender Language Code This code must be defined in M-Paisa system,
PROVIDER	< PROVIDER>	101		M	Provider id
PAYID	< PAY ID>	12		M	
PROVIDER2	< PROVIDER>	101		M	Provider id
PAYID2	< PAY ID>	12		M	

Response XML (Initiation)

```
<?xml version="1.0"?>
```

```

<COMMAND>
  <TYPE> CMPRRESP</TYPE>
  <TXNID><Transaction ID></TXNID>
  <TXNSTATUS><Transaction Status></TXNSTATUS >
  <MESSAGE>Merchant Payment Success by 7754542454. The details are as follows:
transaction amount: 1.00 INR, charges: 1.00 INR, commission: 0.0 INR, transaction Id:
MP110517.1416.C00001, new balance : 24.00 INR.</MESSAGE>
  <IVR-RESPONSE> 9014#7761626364|5.0000|1.1000|1.0500|
MP121101.1613.C00003|25.9087#
  </IVR-RESPONSE>
  <TRID><Transfer ID></TRID>
</COMMAND>

```

Tag	Fields	Example	Max Length	Optional/Mandatory	Remarks
TYPE	RMPRESP	RMPRESP	10	M	Response Type
TXNID	<Transaction ID>	MT070608.1512.000001	20	M	M-Paisa Transaction ID for the Merchant Payment Transaction. Used for informative purpose.
TXNSTATUS	<Transaction Status>	200	5	M	Various transaction status Failed, Success etc
TRID	Transfer ID				Transfer ID
IVR-RESPONSE	IVR-RESPONSE	9014#7761626364 5.0000 1.1000 1.0500 MP121101.1613.C00003 25.9087#		M	IVR-RESPONSE Code

4.4. P2P – Domestic Money Transfer

Subscribers can transfer points to each other using the domestic money transfer service.

P2P Services Options

In M-Paisa system there will be following Options available for P2P Money transfer service.

4.13.1. P2P CONFIG CHOICE 1

This is a normal P2P transaction. It is also known as “Always Confirmation Required” mode of Domestic Money transfer. The receiver user must always confirm this transaction in order for the transfer to complete.

Request XML (Initiation)

```
<?xml version="1.0"?>
```

```

<COMMAND>
  <TYPE>CTMREQ</TYPE>
  <MSISDN><Payer MSISDN></MSISDN>
  <PIN><Payer PIN></PIN>
  <PROVIDER><Provider ID></PROVIDER>
  <PAYID><Wallet type></PAYID>
  <PROVIDER2><Provider ID></PROVIDER2>
  <PAYID2><Wallet type></PAYID2>
  <MSISDN2><Payee MSISDN></MSISDN2>
  <AMOUNT><Amount></AMOUNT>
  <LANGUAGE1><Payer Language></LANGUAGE1>
  <LANGUAGE2><Payee Language></LANGUAGE2>
</COMMAND>

```

Tag	Fields	Example	Max Length	O Optional/ M Mandatory	Remarks
TYPE	CTMREQ	CTMREQ	10	M	Request Type
MSISDN	<Payer MSISDN>	9942222	15	M	Payer MSISDN should be without country code.
PROVIDER	< PROVIDER>	101		M	Provider id
PAYID	< PAY ID>	12		M	
PROVIDER2	< PROVIDER>	101		M	Provider id
PAYID2	< PAY ID>	12		M	
PIN	<Payer PIN>	3946	4	M	Numeric Only.
MSISDN2	<Payee MSISDN>	9942222	15	M	Payee MSISDN should be without country code.
AMOUNT	<Amount>	100	10	M	Numeric Only. Should accept
LANGUAGE1	<Payer Language>	1		O	Numeric only Payer Language Code This code must be defined in M-Paisa system,
LANGUAGE2	<Payee Language>	1		O	Numeric only Payer Language Code This code must be defined in M-Paisa system,

Response XML (Initiation)

```
<?xml version="1.0"?>
```

```
<COMMAND>
```

```

<TYPE> TMRESP</TYPE>
<TXNID><Transaction ID></TXNID>
<TXNSTATUS><Transaction Status></TXNSTATUS >
<MESSAGE><P2P initiate Message></MESSAGE>
<TRID><Transfer ID></TRID>
<IVR_RESPONSE>9013#7766554411|6|2.12|2|PP121031.1634.C00002|12.2012|944.9944#
</IVR_RESPONSE>
</COMMAND>

```

Tag	Fields	Example	Max Length	Optional/ Mandatory	Remarks
TYPE	CTMRESP	CTMRESP	10	M	Response Type
TXNID	<Transaction ID>	MT070608.1512.000001	20	M	M-Paisa Transaction ID for the Transfer M-money Transaction, Used for informative purpose.
TXNSTATUS	<Transaction Status>	200	5	M	Various transaction status Failed, Success etc
MESSAGE	<P2P initiate Message>	Money Transfer is initiated. Payee will have to confirm the withdrawl by entering sender's number. Thank you for using M-Paisa service.		M	Message corresponding to <Transaction Status>
<TRID>	<transfer ID>			M	
IVR-RESPONSE	IVR-RESPONSE	9013#7766554411 6 2.12 2 PP121031.1634.C00002 12.2012 944.9944#		M	IVR-RESPONSE Code

Request XML (Confirmation)

```
<?xml version="1.0"?>
```

```

<COMMAND>
  <TYPE>CTMRREQ</TYPE>
  <MSISDN><Recipient MSISDN></MSISDN>
  <TXNID><Transaction Id></TXNID>
  <STATUS><Status></STATUS>
  <LANGUAGE1><Payer Language></LANGUAGE1>
</COMMAND>

```

Tag	Fields	Example	Max Length	O - Optional/ M - Mandatory	Remarks
TYPE	CTMRREQ	CTMRREQ	10	M	Request Type
MSISDN	Recipient MSISDN	9942222	15	M	Should be without country code.
TXNID	<Transaction ID>	MT070608.1512.000	20	M	M-Paisa

		001			Transaction ID for the Transfer M-money Transaction, Used for informative purpose.
LANGUAGE1	<Language>	0	1	O (Tag is mandatory)	Numeric only Payer Language Code. This code must be defined in M-Paisa system.
STATUS	<Status>			M	This field would be used when end subscriber has either cancelled or has not responded (session expire) to the request 0- approve & 1- cancel

Response XML (Confirmation)

```
<?xml version="1.0"?>
```

```
<COMMAND>
```

```
<TYPE>CTMRRESP</TYPE>
```

```
<TXNID><Transaction ID></TXNID>
```

```
<TXNSTATUS><Transaction Status></TXNSTATUS >
```

```
<IVR-RESPONSE>9013#7766554411|6|2.12|2|PP121031.1634.C00002|12.2012|944.9944#</IVR-RESPONSE>
```

```
<MESSAGE><P2P Confirm Message></MESSAGE></COMMAND>
```

Tag	Fields	Example	Max Length	Optional/Mandatory	Remarks
TYPE	CTMRRESP	CTMRRESP	10	M	Response Type
TXNID	<Transaction ID>	MT070608.1512.000001	20	M	M-Paisa Transaction ID for the Transfer M-money Transaction. Used for informative purpose..
TXNSTATUS	<Transaction Status>	200	5	M	Various transaction status Failed, Success etc
<u>MESSAGE</u>	<u>MESSAGE</u>	<u>Test</u>		<u>M</u>	<u>MESSAGE</u>
<u>IVR-RESPONSE</u>	<u>IVR-RESPONSE</u>	<u>#7766554411 6 2.12 2 PP121031.1634.C00002 12.2012 944.9944</u>		<u>M</u>	<u>ivr response</u>

4.13.2.

P2P CONFIG CHOICE 2

No receiver side confirmation required. This option is also known as “Zero Confirmation of P2P”.

This is a single step transaction and the receiver user never has to confirm the transfer to be

completed, i.e. as soon as the transaction is initiated successfully by the sender, the transfer is completed.

Request XML

```
<?xml version="1.0"?>
```

```
<COMMAND>
  <TYPE>CTMREQ</TYPE>
  <MSISDN><Payer MSISDN></MSISDN>
  <PIN><Payer PIN></PIN>
  <PROVIDER><Provider ID></PROVIDER>
  <PAYID><Wallet type></PAYID>
  <PROVIDER2><Provider ID></PROVIDER2>
  <PAYID2><Wallet type></PAYID2>
  <MSISDN2><Payee MSISDN></MSISDN2>
  <AMOUNT><Amount></AMOUNT>
  <LANGUAGE1><Payer Language></LANGUAGE1>
  <LANGUAGE2><Payee Language></LANGUAGE2>
</COMMAND>
```

Tag	Fields	Example	Max Length	O - Optional/M - Mandatory	Remarks
TYPE	CTMREQ	CTMREQ	10	M	Request Type
MSISDN	<Payer MSISDN>	9942222	15	M	Payer MSISDN should be without country code.
PIN	<Payer PIN>	3946	4	M	Numeric Only.
PROVIDER	< PROVIDER>	101		M	Provider id
PAYID	< PAY ID>	12		M	
PROVIDER2	< PROVIDER>	101		M	Provider id
PAYID2	< PAY ID>	12		M	
MSISDN2	<Payee MSISDN>	9942222	15	M	Payee MSISDN should be without country code.
AMOUNT	<Amount>	100	10	M	Numeric Only. Should accept
LANGUAGE1	<Payer Language>	0	1	O (Tag is mandatory)	Numeric only Payer Language Code This code must be defined in M-Paisa system,
LANGUAGE2	<Payee Language>	0	1	O (Tag is mandatory)	Numeric only Payee Language Code This code must be defined in M-Paisa system.

Response XML

```
<?xml version="1.0"?>
```

<COMMAND>

<TYPE>CTMRRESP</TYPE>

<TXNID><Transaction ID></TXNID>

<TXNSTATUS><Transaction Status></TXNSTATUS >

<TRID><Transfer ID></TRID>

<MESSAGE>Transfer Successful to <Payee MSISDN>: transaction amount: 1.00 Rs. , charges: 1.00 Rs., commission: 0.0 Rs., transaction Id: PP110516.0257.C00003, net debit amount :2.00 Rs., new balance :92.00 Rs..</MESSAGE>

<IVR-RESPONSE>9013#7766554411|6|2.12|2|PP121031.1634.C00002|12.2012|944.9944#</IVR-RESPONSE>

</COMMAND>

Tag	Fields	Example	Max Length	Optional/ Mandatory	Remarks
TYPE	CTMRRESP	CTMRRESP	10	M	Response Type
TXNID	<Transaction ID>	MT070608.1512.000001	20	M	M-Paisa Transaction ID for the Transfer M-money Transaction. Used for informative purpose.
TXNSTATUS	<Transaction Status>	200	5	M	Various transaction status Failed, Success etc
<TRID>	<transfer ID>			M	
IVR-RESPONSE	V<IVR-RESPONSE>	9200103##27071626-51504-3411-1 61 12.:5172 520 12 944.9944#		M	IVR-RESPONSE

4.5. Bill Payment

4.16.1. Pay Bill One Time/Prepaid Bill Payment (From Wallet)

Pre-paid transactions generally means in which either a bill is not present in the system or in cases where there is no bills at all in the system like in case of Insurance Premium Payments or Cable TV top up's.

Request XML

```
<?xml version="1.0"?>
```

```
<COMMAND>
```

```
<TYPE>CPMBREQ</TYPE>
```

```
<MSISDN><Payer MSISDN></MSISDN>
```

```
<PIN><Payer PIN></PIN>
```

```
<PROVIDER><Provider ID></PROVIDER>
```

```
<BPROVIDER><Provider ID></BPROVIDER>
```

```
<PAYMENT_INSTRUMENT><Payment instrument></PAYMENT_INSTRUMENT>
```

```
<PAYID><Wallet type></PAYID>
```

```
<ACCNO><Accno></ACCNO>
```

```
<BILLCCODE><Bill Company Code></BILLCCODE>
```

```
<BILLANO><Account number With Company ></BILLANO>
```

```
<AMOUNT><Amount to be paid ></AMOUNT>
```

```
<LANGUAGE1><Payer Language></LANGUAGE1>
```

```
</COMMAND>
```

TAG	Fields	Remarks	Example	Field Type	Optional/ Mandatory
TYPE	CPMBREQ	CPMBREQ	10	M	Request Type
MSISDN	<Payer MSISDN>	9942222	15	M	Payer MSISDN should be without country code.
PIN	<Payer PIN>	3946	4	M	Numeric Only. default "0000" will be considered if not specified
BILLCCODE	< Bill Company Code >	9942223	15	M	Numeric Only.
BILLANO	< Account number With Company >	9942222	15	M	Can Be Alpha-Numeric
AMOUNT	<Amount>	100	10	M	Numeric Only. Should accept
LANGUAGE1	<Payer Language>	0	1	O (Tag is mandatory)	Numeric only Payer Language Code This code must be defined in M-Paisa system.
ACCNO	<Accno>	45892132131	16	O/M	Accno is account of subscriber which is mandatory in case of 'BANK' initiated bill

					payment.
PAYMENT_INSTRUMENT	< PAYMENT_INSTRUMENT >	WALLET/BANK		M	Should be 'WALLET' for wallet initiated bill payment. 'BANK' for bill payment initiated by subscriber's bank account
PROVIDER	< PROVIDER>	101		M	Provider id
PAYID	< PAY ID>	12		M	
BPROVIDER	< BPROVIDER>	100		M	Biller Provider ID

Response XML

```
<?xml version="1.0"?>
```

```
<COMMAND>
```

```
<TYPE>CPMBRESP</TYPE>
```

```
<TXNID><Transaction ID></TXNID>
```

```
<TRID><Transfer ID></TRID>
```

```
<TXNSTATUS><Transaction Status></TXNSTATUS>
```

```
<BILLCCODE>< Bill Company Code ></BILLCCODE>
```

```
<BDUDATE><Bill payment due date></BDUDATE>
```

```
<AMOUNT><Amount></AMOUNT>
```

```
<MESSAGE>Message</MESSAGE>
```

```
</COMMAND>
```

Tag	Fields	Example	Max Length	Optional /Mandatory	Remarks
TYPE	CPMBRESP	CPMBRESP	10	M	Response Type
TXNID	<Transaction ID>	BP070608.1512.000001	20	M	M-Paisa Transaction ID for the Bill Payment Transaction
TXNSTATUS	<Transaction Status>	200	5	M	Various transaction status Failed, Success etc
BILLCCODE	< Bill Company Code >	9942223	15	M	Numeric Only.
MESSAGE	<Message>	message		M	Message defined for the service.
BDUDATE	<Bill payment due date>			M	This will be system date.
AMOUNT	<Amount>	100	10	M	Numeric Only. Should accept
<TRID>	<transfer ID>			M	

4.16.3.

Standard Bill Payment (From Wallet)

Standard Bill Payment transactions generally means in which bill is present in the system .

Request XML

```
<?xml version="1.0"?>
```

```
<COMMAND>
```

```
<TYPE> SCPMBREQ</TYPE>
```

```
<MSISDN><Payer MSISDN></MSISDN>
```

```
<PIN><Payer PIN></PIN>
```

```
<PROVIDER><Provider ID></PROVIDER>
```

```
<BPROVIDER><Provider ID></BPROVIDER>
```

```
<PAYMENT_INSTRUMENT><Payment instrument></PAYMENT_INSTRUMENT>
```

```
<PAYID><Wallet type></PAYID>
```

```
<BILLNO> <Bill number ></BILLNO>
```

```
<BILLCCODE><Bill Company Code></BILLCCODE>
```

```
<BILLANO><Account number With Company ></BILLANO>
```

```
<AMOUNT><Amount to be paid ></AMOUNT>
```

```
<LANGUAGE1><Payer Language></LANGUAGE1>
```

```
</COMMAND>
```

TAG	Fields	Remarks	Example	Field Type	Optional/ Mandatory
TYPE	SCPMBREQ	SCPMBREQ	10	M	Request Type
MSISDN	<Payer MSISDN>	9942222	15	M	Payer MSISDN should be without country code.
PIN	<Payer PIN>	3946	4	M	Numeric Only. default "0000" will be considered if not specified
BILLCCODE	< Bill Company Code >	9942223	15	M	Numeric Only.
BILLANO	< Account number With Company >	9942222	15	M	Can Be Alpha-Numeric
BillNo	Bill number	86567	6567	M	Numeric

AMOUNT	<Amount>	100	10	M	Numeric Only. Should accept
LANGUAGE1	<Payer Language>	0	1	O (Tag is mandatory)	Numeric only Payer Language Code This code must be defined in M-Paisa system.
ACCNO	<Accno>	45892132131	16	O/M	Accno is account of subscriber which is mandatory in case of 'BANK' initiated bill payment.
PAYMENT_INSTRUMENT	< PAYMENT_INSTRUMENT >	WALLET/BANK		M	Should be 'WALLET' for wallet initiated bill payment.
PROVIDER	< PROVIDER>	101		M	Provider id
PAYID	< PAY ID>	12		M	
BPROVIDER	< BPROVIDER>	100		M	Biller Provider ID

Response XML

```
<?xml version="1.0"?>
```

```
<COMMAND>
```

```
<TYPE> SCPMBRESP </TYPE>
```

```
<TXNID><Transaction ID></TXNID>
```

```
<TRID><Transfer ID></TRID>
```

```
<TXNSTATUS><Transaction Status></TXNSTATUS>
```

```
<BILLCCODE>< Bill Company Code ></BILLCCODE>
```

```
<BDUDATE><Bill payment due date></BDUDATE>
```

```
<AMOUNT><Amount></AMOUNT>
```

```
</COMMAND>
```

Tag	Fields	Example	Max Length	Optional / Mandatory	Remarks
TYPE	CPMBRESP	CPMBRESP	10	M	Response Type
TXNID	<Transaction ID>	BP070608.1512.000001	20	M	M-Paisa Transaction ID for the Bill Payment Transaction
TXNSTATUS	<Transaction Status>	200	5	M	Various transaction status Failed, Success etc
BILLCCODE	< Bill Company Code >	9942223	15	M	Numeric Only.
BDUDATE	<Bill payment due date>			M	This will be system date.
AMOUNT	<Amount>	100	10	M	Numeric Only. Should accept
<TRID>	<transfer ID>			M	

4.20.13 Online Bill Payment(From Wallet)

Request XML

```

<?xml version="1.0"?>
<COMMAND>
  <TYPE>'ONLNBP'</TYPE>
  <MSISDN><Payer MSISDN></MSISDN>
  <PIN><Payer PIN></PIN>
  <PROVIDER><provider ID></PROVIDER>
  <BPROVIDER><provider ID></BPROVIDER>
  <PAYMENT_INSTRUMENT><payment instrument></PAYMENT_INSTRUMENT>
  <PAYID><payment id></PAYID>

  <BILLCCODE><Bill Company Code></BILLCCODE>
  <BILLANO><Account number With Company></BILLANO>
  <AMOUNT><Amount to be paid></AMOUNT>
  <LANGUAGE1><Payer Language></LANGUAGE1>
</COMMAND>

```

TAG	Fields	Remarks	Example	Field Type	Optional/ Mandatory
TYPE	'ONLNBP'	'ONLNBP'	10	M	Request Type
MSISDN	<Payer MSISDN>	9942222	15	M	Payer MSISDN should be without country code.
PIN	<Payer PIN>	3946	4	M	Numeric Only. -default "0000" will be considered if not specified
BILLCCODE	< Bill Company Code>	9942223	15	M	Numeric Only.
BILLANO	< Account number With Company>	9942222	15	M	Can Be Alpha-Numeric
AMOUNT	<Amount>	100	10	M	Numeric Only. Should accept
LANGUAGE1	<Payer Language>	0	1	O (Tag is mandatory)	Numeric only Payer Language Code This code must be defined in M Paisa system.

PAYMENT_INSTRUMENT	<PAYMENT_INSTRUMENT>	WALLET/BANK		M	'BANK' for bill-payment initiated by subscriber's bank account
PROVIDER	<PROVIDER>	101		M	Provider id
PAYID	<PAY-ID>	12		M	
BPROVIDER	<BPROVIDER>	100		M	Biller-Provider-ID

Response XML

```
<?xml version="1.0"?>

<COMMAND>
  <TYPE> RCPMBRESP</TYPE>
  <TXNID><Transaction ID></TXNID>
  <TXNSTATUS><Transaction Status></TXNSTATUS>
  <OPT1><Optional Field 1></OPT1>
  <OPT2><Optional Field 2></OPT2>
</COMMAND>
```

Tag	Fields	Example	Max- Length	Optional/Mandatory	Remarks
TYPE	CPMBRESP	RCPMBRESP	10	M	Response-Type
TXNID	<Transaction ID>	BP070608.1512.000001	20	M	M-Paisa Transaction ID for the Bill Payment Transaction. Used for informative purpose.
TXNSTATUS	<Transaction Status>	200	10	M	Various transaction status Failed, Success etc
OPT1	Optional Field 1		20	O	
OPT2	Optional Field 2		20	O	

4.20 Banking Services

4.21.1 Wallet to Bank

Customer can transfer money points from his own wallet to his registered bank a/c in M-Paisa.

Request XML

```
<?xml version="1.0"?>
```

```
<COMMAND>
```



```

<TYPE>CWBREQ</TYPE>
<MSISDN><Subs MSISDN></MSISDN>
<MSISDN2><MSISDN></MSISDN2>
<ACCNO2><Subs Account number ></ACCNO2>
<AMOUNT><Amount></AMOUNT>
<PROVIDER><Provider ID></PROVIDER>
<PAYID><Wallet type></PAYID>
<PROVIDER2><Provider ID></PROVIDER2>
<BANKID><Bank id></BANKID>
<PIN><Pin></PIN>
<LANGUAGE1>1</LANGUAGE1>
</COMMAND>

```

Tag	Fields	Example	Max Length	O - Optional/ M - Mandatory	Remarks
TYPE	CWBREQ	CWBREQ	10	M	Request Type
MSISDN	<Subs MSISDN>	9942222	15	M	MSISDN should be without country code.
MSISDN2	<Payee MSISDN>	9942223	15	M	Numeric Only. Not used in current version . It will have same value as MSISDN.
ACCNO2	<Subs Account number >	9942222	15	M	Numeric Only.
AMOUNT	<Amount>	7637463	15	M	Numeric Only. Should accept
PIN	<Payer PIN>	3946	4	M	Numeric Only.
LANGUAGE1	<Payer Language>	0	1	O (Tag is mandatory)	Numeric only Payer Language Code This code must be defined in M-Paisa system.
PROVIDER	< PROVIDER>	101		M	Provider id
PAYID	< PAY ID>	12		M	
PROVIDER2	< PROVIDER>	101		M	Provider id

BANKID	<Bankid>			M	Bank id
--------	----------	--	--	---	---------

Response XML

```
<?xml version="1.0"?>
```

```

<COMMAND>
  <TYPE>CWBRESP</TYPE>
  <TXNID><Transaction ID></TXNID>
  <TXNSTATUS><Transaction Status></TXNSTATUS>
  <MESSAGE>Your wallet to bank account transfer is done.</MESSAGE>
</COMMAND>

```

Tag	Fields	Example	Max Length	Optional/Mandatory	Remarks
TYPE	CWBRESP	CWBRESP	10	M	Response Type
TXNID	<Transaction ID>	XX121126.1821.C00002	20	M	M-Paisa Transaction ID for the Bill Viewing Transaction. Used for informative purpose.
TXNSTATUS	<Transaction Status>	200	5	M	Various transaction status Failed, Success etc

4.21.2 Bank To wallet

Customer can do cash-in from his bank a/c into his wallet.

Request XML

```
<?xml version="1.0"?>
```

```

<COMMAND>
  <TYPE>CBWREQ</TYPE>
  <MSISDN><Subs MSISDN></MSISDN>
  <MSISDN2><MSISDN></MSISDN2>
  <ACCNO><Subs Account number ></ACCNO>
  <PROVIDER><Provider ID></PROVIDER>
  <BANKID><BANK id></BANKID>
  <PAYID2><Wallet type></PAYID2>
  <PROVIDER2><Provider ID></PROVIDER2>
  <AMOUNT><Amount></AMOUNT>
  <PIN><Pin></PIN>
  <LANGUAGE1>1</LANGUAGE1>
</COMMAND>

```

Tag	Fields	Example	Max Length	O - Optional/M	Remarks
-----	--------	---------	------------	----------------	---------

				Mandatory	
TYPE	CBWREQ	CBWREQ	10	M	Request Type
MSISDN	< MSISDN>	9942222	15	M	MSISDN should be without country code.
MSISDN2	<Payee MSISDN>	9942223	15	M	Numeric Only. Not used in current version . It will have same value as MSISDN.
ACCNO	<Subs Account number >	9942222	15	M	Numeric Only.
AMOUNT	<Amount>	7637463	15	M	Numeric Only. Numeric Only. Should accept
PIN	<Payer PIN>	3946	4	M	Numeric Only.
LANGUAGE1	<Payer Language>	0	1	O (Tag is mandatory)	Numeric only Payer Language Code This code must be defined in M-Paisa system.
PROVIDER	< PROVIDER>	101		M	Provider id
PAYID2	< PAY ID>	12		M	
PROVIDER2	< PROVIDER>	101		M	Provider id
Bankid	<Bankid>			M	Bankid

Response XML

```
<?xml version="1.0"?>
```

```

<COMMAND>
  <TYPE>CBWRESP</TYPE>
  <TXNID><Transaction ID></TXNID>
  <TXNSTATUS><Transaction Status></TXNSTATUS>
  <MESSAGE>Your bank to wallet account transfer is done.</MESSAGE>
</COMMAND>

```

Tag	Fields	Example	Max Lengt	Optional/ Mandatory	Remarks
-----	--------	---------	--------------	------------------------	---------

			h		
TYPE	CWBRESP	CWBRESP	10	M	Response Type
TXNID	<Transaction ID>	XX121126.1821.C00002	20	M	M-Paisa Transaction ID for the Bill Viewing Transaction. Used for informative purpose.
TXNSTATUS	<Transaction Status>	200	5	M	Various transaction status Failed, Success etc

4.21 Send money to non-registered subscriber

To send money from wallet to non-registered subscriber

Request XML

```
<?xml version="1.0"?>
```

```

<COMMAND>
<TYPE>RNMCOREQ</TYPE>
<MSISDN><Sender MSISDN></MSISDN>
<PIN><Sender Pin></PIN>
<PROVIDER><Provider ID></PROVIDER>
<PAYID><Wallet type></PAYID>
<MSISDN2><MSISDN used for contact and number></MSISDN2>
<AMOUNT><Amount></AMOUNT>
<LANGUAGE1>1</LANGUAGE1>
<LANGUAGE2>2</LANGUAGE2>
</COMMAND>

```

Tag	Fields	Example	Max Length	O - Optional/M - Mandatory	Remarks
TYPE	RNMCOREQ	RNMCOREQ	10	M	Request Type
MSISDN	<Sender MSISDN>	9942222	15	M	MSISDN should be without country code.
MSISDN2	<Receiver MSISDN>	9942223	15	M	Numeric Only.
AMOUNT	<Amount>	7637463	15	M	Numeric Only. Numeric Only. Should accept
PIN	<Sender PIN>	3946	4	M	Numeric Only.
LANGUAGE1	< Language>	0	1	O (Tag is mandatory)	Numeric only Payer Language Code This code must be defined in M-Paisa system.
LANGUAGE2	<Default Language>	1	1	O (Tag is mandatory)	The Default Language Code
PROVIDER	< PROVIDER>	101		M	Provider id
PAYID	< PAY ID>	12		M	

Response XML

```
<?xml version="1.0"?>
```

```

<COMMAND>
  <TYPE> RNMCORES</TYPE>
  <TXNID><Transaction ID></TXNID>
  <TXNSTATUS><Transaction Status></TXNSTATUS>
  <TRID>Transfer ID</TRID>
</COMMAND>

```

Tag	Fields	Example	Max Length	Optional/ Mandatory	Remarks
TYPE	CTMRRESP	CTMRRESP	10	M	Response Type
TXNID	<Transaction ID>	XX121126.1821.C00002	20	M	M-Paisa Transaction ID for the Bill Viewing Transaction. Used for informative purpose.
TXNSTATUS	<Transaction Status>	200	5	M	Various transaction status

					Failed, Success etc
<TRID>	<Transfer ID>				Transfer id

4.52.1 Online Bill Payment (Customer)

Request XML

```

<COMMAND>
<TYPE>ONLNBP</TYPE>
<MSISDN1><payer MSISDN></MSISDN1>
<MSISDN2><OTHER PARTY MSISDN></MSISDN2>
<PIN><PIN></PIN>
<PROVIDER><PROVIDER></PROVIDER>
<BPROVIDER><BILLER PROVIDER></BPROVIDER>
<PAYMENT_INSTRUMENT>WALLET</PAYMENT_INSTRUMENT>
<PAYID><PAYMENT ID></PAYID>
<BILLERCODE><BILLERCODE></BILLERCODE>
<BILLANO><BILLER ACCOUNT NO></BILLANO>
<AMOUNT><AMOUNT></AMOUNT>
<BNAME><Biller Name></BNAME>
<REQUESTORID>INTERNAL</REQUESTORID>
<CELLID>1</CELLID>
<FTXNID>1</FTXNID>
<LANGUAGE1>1</LANGUAGE1>
<LANGUAGE2>1</LANGUAGE2>
</COMMAND>

```

TAG	Fields	Remarks	Max Length	Field Type	Optional/ Mandatory
TYPE	ONLNBP	ONLNBP	10	M	Request Type
MSISDN1	<Payer MSISDN>	9942222	15	M	Payer MSISDN should be without country code.
MSISDN2	OTHER PARTY MSISDN	998888888	15	O	It will use in case of bill payment for other
PIN	<Payer PIN>	3946	4	M	Numeric Only. default "0000" will be considered if not specified
BILLERCODE	< Bill Company Code >	9942223	15	M	Alpha Numeric
BILLANO	< Account number With Company >	9942222	15	o	It will use in case of utility bill payment
BNAME	<Biller Name>	asdf		M	Alpha Numeric
AMOUNT	<Amount>	100	10	M	Numeric Only. Should accept
REQUESTORID	< REQUESTOR ID >	INTERNAL		O	Its value must Be INTERNAL , Any external value will be overridden by internal value.
LANGUAGE1	<Payer Language>	0	1	O (Tag is mandatory)	Numeric only Payer Language Code This code must be defined in M-Paisa system.
LANGUAGE1	<Payee Language>		1	M	Numeric only Payer Language Code This code must be defined in M-Paisa system.
PAYMENT_INSTRUMENT	< PAYMENT_INSTRUMENT >	WALLET		M	
PROVIDER	< PROVIDER>	101		M	Provider id
PAYID	< PAY ID>	12		M	Wallet Type ID
BPROVIDER	< BPROVIDER>	100		M	Biller Provider ID
CELLID	<CELL ID>	1	44	M	Alphanumeric
FTXNID	<FTXN ID>	1	44	M	Alphanumeric

Response Xml

<COMMAND>

```
<TYPE>RCPMBRESP</TYPE>
<TXNID>txnId</TXNID>
```

```

<TXNSTATUS>200</TXNSTATUS>
<OPT1></OPT1>
<OPT2></OPT2>
<MESSAGE><message> </MESSAGE>
</COMMAND>

```

Tag	Fields	Example	Max Length	Optional/Mandatory	Remarks
TYPE	CPMBRESP	RCPMBRESP	10	M	Response Type
TXNID	<Transaction ID>	BP070608.1512.000001	20	M	M-Paisa Transaction ID for the Bill Payment Transaction. Used for informative purpose.
TXNSTATUS	<Transaction Status>	200	10	M	Various transaction status Failed, Success etc
OPT1	Optional Field 1		20	O	
OPT2	Optional Field 2		20	O	
MESSAGE	<message>	MESSAGE		M	Response Details