Omari Merchant Rest Api Protocol Specification v1.2.0

Content

Table 1. Changelog

Version	Date	Author	Comments
Draft	01/09/2024	jpurse	Initial

1. Introduction

The Omari Merchant api allows third party merchants to initiate and accept payments from customers on the O'mari platform

1.1. Audience

The target audience for this document are Business Analysts and Software Engineers.

1.2. Pre-Requisites

A basic understanding of financial payments / electronics funds transfer terminology and concepts is expected.

An `API Key` provided by O'mari.

2. Integration

Each Transaction is a strict contract between O'mari and the Member, any non-compliant messages

will be dropped.

3. Authentication

Http Header	Description
X-Merchant-Key	<A Valid Api Key>

NOTE | API Keys are unique to each environment

4. Endpoints

4.1. URL's

Table 2. Environments

Environment	URL
Production	https://omari.v.co.zw/vsuite/omari/api/merchant/api/payment
Sandbox	https://omari.v.co.zw/uat/vsuite/omari/api/merchant/api/payment

NOTE | A production key upon successful completion of the on-boarding process.

4.2. Transaction Flow

The transaction flow is as follows:

- Capture User mobile number
- Perform Auth
- Display OTP reference and prompt user to enter OTP
- Capture OTP
- Perform Request
- Process Response
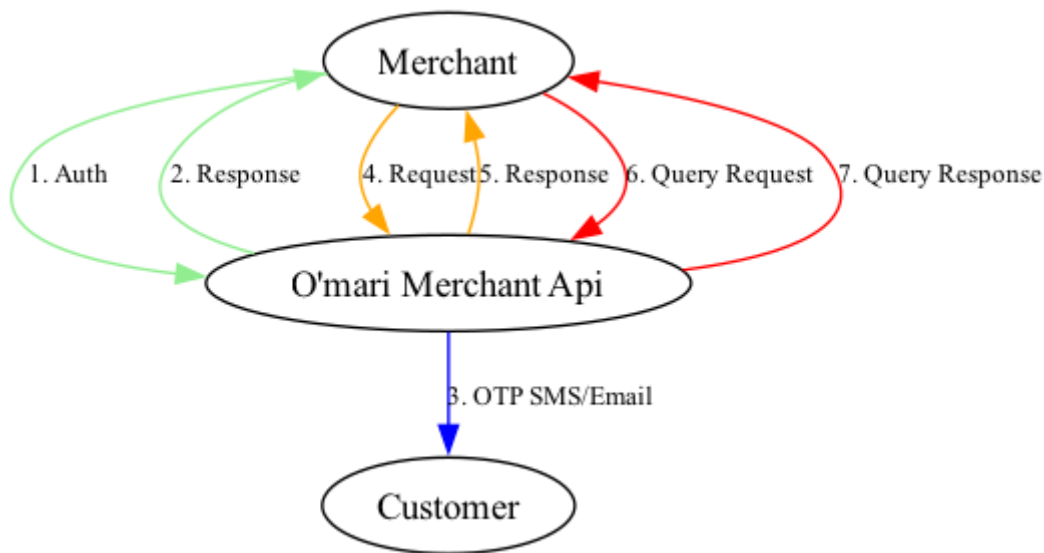
4.3. POST Auth

```
POST /auth
```

Table 3. MerchantPaymentAuthDto

Field Name	Field Type	Field Description
msisdn	String	the mobile number of the customer, must be a valid number in 2637XXXXXXXX format
reference	String	a unique reference for this transaction must be UUID format
amount	BigDecimal	the amount to be charged
currency	String	the currency code, must be ZWG or USD
channel	String	the channel to use for this transaction, must be POS, or WEB

Example Request

```
{
    "msisdn": "263774975187",
    "reference": "9ee57919-b4f0-4d86-95ae-a1311ad1de7d",
    "amount": 3.50,
    "currency": "USD",
    "channel": "WEB"
}
```

Table 4. MerchantPaymentAuthResponseDto

Field Name	Field Type	Field Description
error	boolean	indicate if error
message	String	response message
responseCode	String	response code
otpReference	String	the OTP reference to be displayed to the user

Example Response

```
{
    "error": false,
    "message": "Auth Success",
    "responseCode": "000",
    "otpReference": "ETDC"
}
```

4.4. POST Request

```
POST /request
```

Table 5. MerchantPaymentRequestDto

Field Name	Field Type	Field Description
msisdn	String	the mobile number of the customer, must be a valid number in 2637XXXXXXXX format
reference	String	a unique reference for this transaction must be UUID format
otp	String	the user captured OTP

Example Request

```
{
    "msisdn": "263774975187",
    "reference": "3ee57919-b4f0-4d86-95ae-a1311ad1de7d",
    "otp": "836066"
}
```

Table 6. MerchantPaymentAuthResponseDto

Field Name	Field Type	Field Description

error	boolean	indicate if error
message	String	response message
responseCode	String	response code
paymentReference	String	the payment reference
debitReference	String	the debit reference

Example Response

```
{
    "error": false,
    "message": "Payment Success",
    "responseCode": "000",
    "paymentReference": "H5PSKURANNR1LKS7AJ0KV50KZG",
    "debitReference": "bc54b38257cf"
}
```

4.5. GET Query

```
GET /query/{reference}
```

Table 7. MerchantPaymentQueryResponseDto

Field Name	Field Type	Field Description
error	boolean	indicate if error
message	String	response message
responseCode	String	response code
reference	String	reference
amount	BigDecimal	the amount to of the transaction
currency	String	the currency code
channel	String	the channel used for the transaction as indicated on the auth
paymentReference	String	the payment reference
debitReference	String	the debit reference
created	String	the date and time the transaction was created

Example Response

```
{
    "error": false,
    "message": "Success",
```

```json
    "status": "Success",
    "responseCode": "000",
    "reference": "3ee57919-b4f0-4d86-95ae-a1311ad1de7d",
    "amount": 3.50,
    "currency": "USD",
    "channel": "WEB",
    "paymentReference": "H5PSKURANNR1LKS7AJ0KV50KZG",
    "debitReference": "bc54b38257cf",
    "created": "2024-09-20T16:27:40"
}
```