



Orange API Documentation

CliQ Payment API v2.0.0

Abstract

These APIs are designed for partners and developers integrating CliQ payment services into their platforms, enabling secure and seamless financial interactions through OTP based requests, in-app payments, and QR code transactions.

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Orange API Documentation

This document provides an overview of the APIs designed to Business Wallet functionalities. The APIs CliQ payment services between business and personal wallets. Specifically, the following integrations are covered:

- **Request to Pay with OTP:** Initiates a payment request that the user authorizes via OTP.
- **Request to Pay In-App:** Allows seamless payment approval directly within the application.
- **QR Payment Generation:** Generates a QR code for quick and contactless payments.

1. Introduction

These APIs are designed for partners and developers integrating CliQ payment services into their platforms, enabling secure and seamless financial interactions through OTP-based requests, in-app payments, and QR code transactions.

Base URL (Production): <https://orangemoney.orange.jo:1594/>

Base URL (Sandbox): <https://om-dev.orange.jo:1445/>

2. Test requirement

To ensure a smooth integration and testing processes. The following points need to be considered for testing and production:

1. Two phone numbers are required for testing purposes:
 - One associated with the Personal Wallet.
 - One associated with the Business Wallet.
2. Credentials will be sent by Orange Money through text message on the number related to business wallet.
3. Credentials for testing (staging) are different from the ones for live (production).
4. The agent needs to provide a static IP address that needs to be whitelisted by Orange Money during testing (staging) and another one for live (production).
5. The agent can review all transactions from the Agent Portal.

3. Authentication

All API endpoints require JWT token-based authentication to be included in the Authorization header:

- **Authorization: Bearer <AccessToken>.**

Notes:



- The external client must first authenticate using the Authorization API, which returns a JWT token.

Authorization

| | | | | |
|-------------|--------------------------------|--|--|--|
| Path | api/ExternalAPI/Authorization | | | |
| HTTP Method | POST | | | |
| JSON format | Content-Type: application/json | | | |

Request

| Parameter | Type | Required | Description | Encryption |
|-----------|--------|----------|--------------|------------|
| UserName | string | Yes | The UserName | Yes |
| Password | string | Yes | The Password | Yes |

Response

| Parameter | Type | Description |
|------------------|---------|---|
| AccessToken | String | Access Token |
| token_type | String | Toke type always Bearer |
| expires_in | int | ExpiresIn |
| errorCode | String | Error code |
| errorDescription | String | Error message text |
| isSuccess | bool | Indicates if the transaction was successful |
| IsOTPRequired | bool | Specifies if an OTP is required for the transaction |
| errors | List [] | List of Errors |



| | | |
|--|---|--|
| | <pre>"description": "string", "descriptionAr ": "string", }]</pre> | |
|--|---|--|

Notes:

Tokens issued by the API are valid for 5 minutes from the time of issuance.

4. API Structure & Design

Get All Services

| | |
|-------------|--------------------------------|
| Path | api/Lookup/GetServicersV2 |
| HTTP | GET |
| Method | |
| JSON format | Content-Type: application/json |

Request to Pay with OTP

| | |
|-------------|----------------------------------|
| Path | api/ExternalAPI/SendRTPWithOTPV2 |
| HTTP | POST |
| Method | |
| JSON format | Content-Type: application/json |

Request to Pay In-App

| | |
|-------------|--------------------------------|
| Path | api/ExternalAPI/SendRTPV2 |
| HTTP | POST |
| Method | |
| JSON format | Content-Type: application/json |

Reversal Request To Pay

| | |
|------|--|
| Path | api/ExternalAPI/ReversalRequestToPayV2 |
|------|--|



| | |
|-------------|--------------------------------|
| HTTP Method | POST |
| JSON format | Content-Type: application/json |

Inquiry Request To Pay Status

| | |
|-------------|---|
| Path | api/ExternalAPI/InquiryRequestToPayStatusV2 |
| HTTP Method | POST |
| JSON format | Content-Type: application/json |

QR Payment Generation

| | |
|-------------|----------------------------------|
| Path | api/ExternalAPI/GenerateQRCodeV2 |
| HTTP Method | POST |
| JSON format | Content-Type: application/json |

Reversal QR Transactions

| | |
|-------------|--|
| Path | api/ExternalAPI/ReverseQRTransactionV2 |
| HTTP Method | POST |
| JSON format | Content-Type: application/json |

Inquiry QR Transactions Status

| | |
|-------------|-----------------------------------|
| Path | api/ExternalAPI/InquiryQRStatusV2 |
| HTTP Method | POST |
| JSON format | Content-Type: application/json |

External Mini Statement

| | |
|-------------|---|
| Path | api/ExternalAPI/ExternalMiniStatementV2 |
| HTTP Method | POST |
| Method | |



JSON format Content-Type: application/json

5. Error Handling

The API's use standard HTTP status codes:

| Code | Meaning |
|------|-----------------------|
| 200 | OK |
| 500 | Internal Server Error |

6. Endpoints

6.1 Get All Services

This API retrieves a list of all available services and banks.

| | |
|----------|---|
| Method | GET |
| URL | api/Lookup/GetServicersV2 |
| Response | <pre>{ "Response": [{ "servicerCode": "string", "descriptionEn": "string", "descriptionAr": "string", "RTPMethod": "string" }], "isSuccess": bool, "errors": [] }</pre> |

6.1.1 Get Servicers List RTP Method

RTPMethod, has been introduced to the Get Servicers List API. This field indicates the active RTP service(s) for each servicer with the following values:

| Value | Description |
|-------|------------------------------------|
| 0 | Not Activated Any Method |
| 1 | Request To Pay With OTP is Active |
| 2 | Request To Pay by In App is Active |



| | |
|---|--|
| 3 | Request To Pay With OTP and Request To Pay by In App is Active |
|---|--|

6.2 Request to Pay with OTP

To send request to pay with OTP from a Business Wallet to a Personal Wallet.

The transaction process is carried out in two steps:

1. **Validation Step:** Send the request with IsConfirmed = false. This is used to validate the transaction details before execution. This also includes sending OTP to the customer.
2. **Execution Step:** Send the same request again with IsConfirmed = true and including the OTP to finalize and perform the transaction.

| | |
|----------|--|
| Method | POST |
| URL | api/ExternalAPI/SendRTPWithOTPV2 |
| Header | Key: Signature Value: "string" |
| Request | { "Alias": "string (encrypted)", "AliasType": "string (encrypted)", "Amount": "string (encrypted)", "ServicerCode": "string (encrypted)", "MerchantReference": "string (encrypted)", "OTP": "string (encrypted)", "IsConfirmed": false } |
| Response | { "isSuccess": bool, "errors": [{ "code": int, "description": "string", "descriptionAr": "string", }] } |



{}

6.2.1 AliasType

| Alias Type | Description |
|------------|--------------------------|
| MOBL | Mobile (0096207XXXXXXXX) |
| ALIAS | Alias (String) |

Notes:

- timeout for CLIQ Messages is 10 Seconds, and Buffer from our side its 20 Second so

Total is 30 Second.

-Consider a transaction as failed if it takes more than 30 seconds.

6.3 Request to Pay In-App

To send request to pay In-App from a Business Wallet to a Personal Wallet.

| | |
|----------|---|
| Method | POST |
| URL | api/ExternalAPI /SendRTPV2 |
| Header | Key: Signature Value: "string" |
| Request | { "Alias": "string (encrypted)", "AliasType": "string (encrypted)", "Amount": "string (encrypted)", "ServicerCode": "string (encrypted)", "MerchantReference": "string (encrypted)" } |
| Response | { "isSuccess": bool, "errors": [{ "code": int, "description": "string", "details": [|



```
        "descriptionAr": "string",
    }
}
```

6.3.1 AliasType

| Alias Type | Description |
|------------|--------------------------|
| MOBL | Mobile (0096207XXXXXXXX) |
| ALIAS | Alias (String) |

⚡ Notes:

- timeout for CLIQ Messages is 10 Seconds, and Buffer from our side its 20 Second so

Total is 30 Second.

-Consider a transaction as failed if it takes more than 30 seconds.

6.4 Reversal Request To Pay

To Reversal Request to Pay from a Personal Wallet to a Business Wallet.

| | |
|----------|--|
| Method | POST |
| URL | api/ExternalAPI/ReversalRequestToPayV2 |
| Header | Key: Signature Value: "string" |
| Request | { "TransactionReference": "string (encrypted)" } |
| Response | { "isSuccess": bool, "errors": [{ "code": int, "description": "string", "descriptionAr": "string", }] } |



```
}
```

6.5 Inquiry Request To Pay

To Inquiry Request to Pay Transactions.

| | |
|-----------------|--|
| Method | POST |
| URL | api/ExternalAPI/InquiryRequestToPayStatusV2 |
| Header | Key: Signature Value: "string" |
| Request | { "MerchantReference": "string (encrypted)" } |
| Response | { "isSuccess": bool, "StatusCode": int, "StatusMessageAr": "string", "StatusMessageEn": "string", "TransactionReference": "string", "errors": { "code": int, "description": "string", "descriptionAr": "string", } } |

| Status Code | API | Status Message En | Status Message Ar |
|-------------|--------------|---------------------------|----------------------------------|
| 0 | OTP & In-App | Not Found | غير موجودة |
| 1 | INAPP | Pending | قيد الانتظار |
| 2 | OTP & In-App | Paid | تم الدفع |
| 61 | OTP | Invalid One Time Password | كلمة المرور لمرة واحدة غير صحيحة |

| | | | |
|-----|---------------|--|---|
| 18 | OTP | One Time Password is expired | انتهت صلاحية كلمة المرور لمرة واحدة |
| 41 | OTP | Insufficient Balance We cannot process this transaction as the wallet balance is not enough | الرصيد غير كاف لا يمكن إتمام هذه العملية. رصيد المحفظة غير كاف |
| 44 | OTP | Cannot continue this process, the Sender exceeded the allowed number of attempts, please try again later | لا يمكن إكمال هذه العملية، لقد تجاوز المرسل عدد المحاولات المسموح بها، يرجى المحاولة لاحقاً |
| 45 | OTP | Can not continue this process, the receiver exceeded the allowed number of attempts, please try again later | لا يمكن إكمال هذه العملية، لقد تجاوز المستقبل عدد المحاولات المسموح بها، يرجى المحاولة لاحقاً |
| 46 | OTP | Transaction amount exceeds the allowed limit | قيمة هذه الحركة أعلى من الحد المسموح |
| 47 | OTP | Sender wallet max limit has been exceeded | تم تجاوز الحد الأقصى لمحفظة الارسال |
| 48 | OTP | Receiver wallet max limit has been exceeded | تم تجاوز الحد الأقصى لمحفظة الاستقبال |
| 170 | OTP | OTP is Required | كلمة المرور لمرة واحدة مطلوبة |
| 6 | In-App | Incorrect Amount | المبلغ غير صحيح |
| 7 | In-App | I Don't Recognize This Request | لا أعرف على هذا الطلب |
| 8 | In-App | Wrong Merchant | ناجر غير صحيح |
| 9 | In-App | Duplicate Request | طلب مكرر |
| 10 | In-App | I Changed My Mind | غيرت رأي |
| 11 | In-App | Suspicious or Fraudulent Request | طلب مشبوه أو احتيالي |

6.6 QR Payment Generation

To Generation QR Payment.

| | |
|----------------|---|
| Method | POST |
| URL | api/ExternalAPI/GenerateQRCodeV2 |
| Header | Key: Signature Value: "string" |
| Request | { "TerminalId": "string (encrypted)", "TransactionPurpose": "string (encrypted)", |



| | |
|--|---|
| | <pre>"TransactionAmount": "string (encrypted)", "MerchantReference": "string (encrypted)", "TransactionNote": "string (encrypted)" } Response { "WalletUserName": "MFWDY", "MSISDN": null, "TransactionAmount": 1, "TransactionFees": 0, "TransactionTotalAmount": 1, "WalletBalanceBefore": 0, "WalletBalanceAfter": 0, "TransactionId": null, "OJPaymentId": null, "transactionReference": null, "merchantName": null, "TransactionTypeId": 87, "TransactionTypeArName": "الدفع للمشتريات", "TransactionTypeEnName": "Merchant Payment", "GeneratedQRImage": "string", "QREncryptedCode": "string", "QRTransactionId": null, "errorCode": null, "errorDescription": null, "ReceiverName": null, "TransactionTip": 0, "ServicerNameEn": null, "ServicerNameAr": null, "SenderPhonerNumber": null, "ReceiverPhonerNumber": null, "FeesWalletPhonerNumber": null, "IsMakerCheckerEnabled": false,</pre> |
|--|---|



```
"isLinkedOnCliQ": false,  
"CliQError": null,  
"MerchantReferenceNumber": null,  
"isSuccess": true,  
"IsOTPRRequired": false,  
"errors": [],  
"Code": null,  
"message": null,  
"languageTypeId": null,  
"Refrenaceld": null  
}
```

6.7 Reversal QR Transactions

To Generation QR Payment.

| | |
|----------|---|
| Method | POST |
| URL | api/ExternalAPI/ReverseQRTransactionV2 |
| Header | Key: Signature Value: "string" |
| Request | { "TransactionReference": "string (encrypted)" } |
| Response | { "TransactionTypeName": "Salaries", "SenderId": "AlBasheq", "FeesWalletName": "OJM FEES", "SenderId": 2476, "ReceiverAgentId": 1, "SenderId": 33197, "ReceiverAgentId": 33199, "FeesWalletId": 5460, "SenderId": 3, |



```
"ReceiverClientId": 1,  
"SenderId": 735,  
"ReceiverWalletId": 54,  
"SenderCorporateName": "AlBasheqco",  
"ReceiverCorporateName": "",  
"FeesWalletCorporateName": "OJMFEES",  
"SenderBalanceBefore": 10004.95,  
"ReceiverBalanceBefore": 495,  
"FeesWalletBalanceBefore": 31817.463,  
"SenderBalanceAfter": 9999.7,  
"ReceiverBalanceAfter": 500,  
"FeesWalletBalanceAfter": 31817.713,  
"TotalFeesAmount": 0,  
"TotalTransactionAmount": 5,  
"OtherTotalTransactionAmount": 5.25,  
"OtherTotalFeesAmount": 0.25,  
"SumOfTotalTransactionAmount": 5.25,  
"SumOfTotalFeesAmount": 0.25,  
"TransactionDateTime": "11/04/2024 16:31:24",  
"AgentName": "AlBasheq",  
"IsOTPGenerated": false,  
"SenderWallet": null,  
"ReceiverWallet": null,  
"ErrorMessage": "",  
"BulkExternalFees": 0,  
"ThirdPartyFees": 0,  
"FromAccount": "ORNG-CNIDL0798898691W33197",  
"ToAccount": "ORNG-C2024101313W33199",  
"CustomerRecordId": "133444",  
"IsOffUs": null,  
"SenderAddress": "Jordan Amman",  
"ReceiverAddress": "Jordan Amman",
```



```
"CommercialRegisterName": "",  
"ReceiverCustomerRecordId": null,  
"ReceiverAccountRecordId": null,  
"ReceiverAccountNumber": null,  
"ServicerName": null,  
"ServicerNameAr": null,  
"SenderReceiverName": null,  
"ReceiverFeesValue": 0,  
"RechargePin": null,  
"ExpiryDate": null,  
"Serial": null,  
"WalletUserName": null,  
"MSISDN": null,  
"TransactionAmount": 5,  
"TransactionFees": 0,  
"TransactionTotalAmount": 0,  
"WalletBalanceBefore": 0,  
"WalletBalanceAfter": 0,  
"TransactionId": 2850475,  
"OJPaymentId": null,  
"transactionReference": "OM202411041631247203432597015",  
"ReceiverName": "basheq Test basheq Test",  
"ServicerNameEn": null,  
"SenderPhonerNumber": "0798898691",  
"ReceiverPhonerNumber": "0795968391",  
"FeesWalletPhonerNumber": "0798528839",  
"isSuccess": true,  
"IsOTPRRequired": false,  
"errors": []  
}
```

6.8 Inquiry QR Transactions Status



To Generation QR Payment.

| | |
|-----------------|--|
| Method | POST |
| URL | api/ExternalAPI/InquiryQRStatusV2 |
| Header | Key: Signature Value: "string" |
| Request | { "MerchantReference": "string (encrypted)", } |
| Response | { "MerchantReference": null, "QRStatusCode": 0, "QRStatusEng": null, "QRStatusAr": null, "isSuccess": false, "errors": [], } |

| Status Code | Status Message En | Status Message Ar |
|-------------|-------------------------|-----------------------------------|
| 336 | QR Not Scanned | لم يستخدم (QR) |
| 339 | QR Scanned And Reversed | تم مسح رمز (QR) وتم عكس الحركة |
| 337 | QR Scanned And Success | تم مسح رمز (QR) وتمت الحركة بنجاح |
| 338 | QR Scanned And Failed | تم مسح رمز (QR) وفشل |

6.9 External Mini Statement

To Get List All Transaction

| | |
|---------------|---|
| Method | POST |
| URL | api/ExternalAPI/ExternalMiniStatementV2 |
| Header | Key: Signature Value: "string" |



| | |
|----------|---|
| Request | { "FromDate": "MM/dd/yyyy", "ToDate": "MM/dd/yyyy", "Take": 10, "Skip": 0 } |
| Response | { "TotalRecords": 12, "allTransactions": [{ "transactionId": 1, "transactionReference": "OJM-PAY-202505051123058502853175", "transactionDate": "2025-05-05T11:23:05.000", "transactionAmount": 1, "transactionStatus": "Done" }, { "transactionId": 2, "transactionReference": "OJM-PAY-2025050511256565656565665", "transactionDate": "2025-05-08T11:23:05.000", "transactionAmount": 1.5, "transactionStatus": "Done" }], "isSuccess": true, "IsOTPRequired": false, "errors": [], "Code": null, "message": null, "IsMakerCheckerEnabled": null, "languageTypeId": null, "errorCode": null, "errorDetails": null } |



```
"errorDescription": null,  
"Refrenaceld": null  
}
```

6.9.1 Transaction Status

| Status | Status Message En | Status Message Ar |
|--------|--------------------|-------------------|
| Done | Done Transaction | تمت الحركة |
| Failed | Failed Transaction | فشل الحركة |

7. Data Models

7.1 Get All Services

7.1.1 Response

| Field | Type | Description |
|-----------------|------------------|--|
| Response | Array of Objects | List of available services or banks. Each object contains: |
| └ servicerCode | String | The unique code of the servicer (bank or PSP). |
| └ descriptionEn | String | Description of the servicer in English. |
| └ descriptionAr | String | Description of the servicer in Arabic. |
| IsSuccess | Boolean | Indicates whether the request was successful. |
| Errors | Array | List of error messages if the request failed. Empty if none. |

7.2 Request To Pay With OTP

7.2.1 Request

| Field | Type | Required | Encrypted | Description |
|-----------|--------|----------|-----------|--------------------------------|
| Alias | string | Yes | Yes | The Alias customer |
| AliasType | string | Yes | Yes | The Alias Type |
| Amount | string | Yes | Yes | The amount of the transactions |



| | | | | |
|-------------------|--------|-------------------------------------|-----|--|
| ServicerCode | string | Yes | Yes | The Servicer Code of PSPs/Banks |
| MerchantReference | string | Yes | Yes | MerchantReference |
| IsConfirmed | bool | Yes | No | false just for validation/ true to perform the transaction |
| OTP | string | (if IsConfirmed = true is Required) | Yes | The One-Time Password |

7.2.2 Response

| Field | Type | Description |
|-----------|------|---|
| isSuccess | bool | Indicates if the transaction was successful |
| errors | List | List of Errors List [{ "description": "string", "descriptionAr": "string", "code": Int, }] |

7.3 Request To Pay In-App

7.3.1 Request

| Field | Type | Required | Encrypted | Description |
|-------------------|--------|----------|-----------|---------------------------------|
| Alias | string | Yes | Yes | The Alias customer |
| AliasType | string | Yes | Yes | The Alias Type |
| Amount | string | Yes | Yes | The amount of the transactions |
| ServicerCode | string | Yes | Yes | The Servicer Code of PSPs/Banks |
| MerchantReference | string | Yes | Yes | MerchantReference |

7.3.2 Response

| Field | Type | Description |
|-----------|------|---|
| isSuccess | bool | Indicates if the transaction was successful |
| errors | List | List of Errors List [{ |



| | | |
|--|--|--|
| | | "description": "string", "descriptionAr": "string", "code": Int, }] |
|--|--|--|

7.4 Reversal Request To Pay

7.4.1 Request

| Field | Type | Required | Encrypted | Description |
|----------------------|--------|----------|-----------|----------------------------------|
| TransactionReference | string | Yes | Yes | The Reference of the transaction |

7.4.2 Response

| Field | Type | Description |
|------------------------|---------|--|
| WalletUserName | String | The username associated with the wallet. |
| MSISDN | String | The MSISDN is phone number |
| TransactionAmount | Decimal | The amount of the transaction |
| TransactionFees | Decimal | The fees associated with the transaction. |
| TransactionTotalAmount | Decimal | The total amount of the transaction, including fees. |
| WalletBalanceBefore | Decimal | The balance in the wallet before the transaction occurred. |
| WalletBalanceAfter | Decimal | The balance in the wallet after the transaction occurred. |
| TransactionId | Integer | The unique identifier for the transaction. |
| OJPaymentId | Integer | The payment ID for the transaction |
| transactionReference | String | The reference ID for the transaction |
| merchantName | String | The name of the merchant involved in the transaction. |
| TransactionTypeId | Integer | The ID representing the type of transaction |
| TransactionTypeArName | String | The name of the transaction type in Arabic. |
| TransactionTypeEnName | String | The name of the transaction type in English. |



| | | |
|-----------------------|---|---|
| ReceiverName | String | The name of the receiver for the transaction. |
| TransactionTip | Decimal | A tip or additional amount given during the transaction |
| ServicerNameEn | String | The name of the service provider in English. |
| ServicerNameAr | String | The name of the service provider in Arabic. |
| SenderPhoneNumber | String | The phone number of the sender |
| ReceiverPhoneNumber | String | The phone number of the receiver |
| FeesWalletPhoneNumber | String | The phone number associated with the fees wallet |
| isSuccess | bool | Indicates if the transaction was successful |
| errors | List [{ "description": "string", "descriptionAr": "string", }] | List of Errors |

7.5 Inquiry Request To Pay

7.5.1 Request

| Field | Type | Required | Encrypted | Description |
|-------------------|--------|----------|-----------|------------------------------------|
| MerchantReference | string | Yes | Yes | The Merchant Reference transaction |

7.5.2 Response

| Field | Type | Description |
|------------|------|---|
| IsSuccess | bool | Indicates if the transaction was successful |
| StatusCode | Int | Status code for transaction |



| | | |
|----------------------|--|--|
| StatusMessageAr | string | Status message arabic for transaction |
| StatusMessageEn | string | Status message english for transaction |
| TransactionReference | string | The reference ID for the transaction |
| errors | List [{ "description": "string", "descriptionAr": "string", }] | List of Errors |

7.6 QR Payment Generation

7.6.1 Request

| Field | Type | Required | Encrypted | Description |
|--------------------|--------|----------|-----------|---|
| TerminalId | string | Yes | Yes | Merchant Terminal ID |
| TransactionPurpose | string | No | Yes | The purpose of transaction |
| TransactionAmount | string | Yes | Yes | The amount of the transactions |
| MerchantReference | string | Yes | Yes | The Merchant Reference transaction |

7.6.2 Response

| Field | Type | Description |
|------------------------|---------|--|
| WalletUserName | String | The username associated with the wallet. |
| MSISDN | String | The MSISDN is phone number |
| TransactionAmount | Decimal | The amount of the transaction |
| TransactionFees | Decimal | The fees associated with the transaction. |
| TransactionTotalAmount | Decimal | The total amount of the transaction, including fees. |
| WalletBalanceBefore | Decimal | The balance in the wallet before the transaction occurred. |



| | | |
|-----------------------|---|---|
| WalletBalanceAfter | Decimal | The balance in the wallet after the transaction occurred. |
| TransactionId | Integer | The unique identifier for the transaction. |
| OJPaymentId | Integer | The payment ID for the transaction |
| transactionReference | String | The reference ID for the transaction |
| merchantName | String | The name of the merchant involved in the transaction. |
| TransactionTypeId | Integer | The ID representing the type of transaction |
| TransactionTypeArName | String | The name of the transaction type in Arabic. |
| TransactionTypeEnName | String | The name of the transaction type in English. |
| QREncryptedCode | String | The generated QR |
| ReceiverName | String | The name of the receiver for the transaction. |
| TransactionTip | Decimal | A tip or additional amount given during the transaction |
| ServicerNameEn | String | The name of the service provider in English. |
| ServicerNameAr | String | The name of the service provider in Arabic. |
| SenderPhoneNumber | String | The phone number of the sender |
| ReceiverPhoneNumber | String | The phone number of the receiver |
| FeesWalletPhoneNumber | String | The phone number associated with the fees wallet |
| isSuccess | bool | Indicates if the transaction was successful |
| errors | List [{ "description": "string", "descriptionAr": "string", }] | List of Errors |

7.7 Reversal QR Transactions



7.6.1 Request

| Field | Type | Required | Encrypted | Description |
|----------------------|--------|----------|-----------|----------------------------------|
| TransactionReference | String | Yes | Yes | The Reference of the transaction |

7.6.2 Response

| Field | Type | Description |
|-----------------------------|----------|--|
| TransactionTypeName | String | The name of the transaction |
| SenderName | String | The name of the sender |
| FeesWalletName | String | The name of the fees wallet |
| SenderAgentId | Integer | The ID of the sender's agent |
| ReceiverAgentId | Integer | The ID of the receiver's agent |
| SenderWalletId | Integer | The ID of the sender's wallet |
| ReceiverWalletId | Integer | The ID of the receiver's wallet |
| FeesWalletId | Integer | The ID of the fees wallet |
| SenderClientTypeid | Integer | Sender client type ID |
| ReceiverClientTypeid | Integer | Receiver client type ID |
| SenderWalletTypeid | Integer | Sender wallet type ID |
| ReceiverWalletTypeid | Integer | Receiver wallet type ID |
| SenderCorperateName | String | Sender corporate name |
| ReceiverCorperateName | String | Receiver corporate name |
| FeesWalletCorperateName | String | Fees wallet corporate name |
| SenderBalanceBefore | Decimal | Sender's balance before the transaction |
| ReceiverBalanceBefore | Decimal | Receiver's balance before the transaction |
| FeesWalletBalanceBefore | Decimal | Fees wallet balance before the transaction |
| SenderBalanceAfter | Decimal | Sender's balance after the transaction |
| ReceiverBalanceAfter | Decimal | Receiver's balance after the transaction |
| FeesWalletBalanceAfter | Decimal | Fees wallet balance after the transaction |
| TotalFeesAmount | Decimal | Total fees charged |
| TotalTransactionAmount | Decimal | Total transaction amount |
| OtherTotalTransactionAmount | Decimal | Other total transaction amount |
| OtherTotalFeesAmount | Decimal | Other total fees charged |
| SumOfTotalTransactionAmount | Decimal | Sum of all total transaction amounts |
| SumOfTotalFeesAmount | Decimal | Sum of all total fees charged |
| TransactionDateTime | DateTime | Date and time of the transaction (e.g., "11/04/2024 16:31:24") |
| AgentName | String | Name of the agent |



| | | |
|--------------------------|----------|---|
| IsOTPGenerated | Boolean | Indicates if OTP was generated |
| SenderWallet | Object | Sender's wallet details |
| ReceiverWallet | Object | Receiver's wallet details |
| ErrorMessage | String | Any error message |
| BulkExternalFees | Decimal | External fees for bulk transactions |
| ThirdPartyFees | Decimal | Fees charged by third parties |
| FromAccount | String | Source account number (e.g., "ORNG-CNIDL0798898691W33197") |
| ToAccount | String | Destination account number (e.g., "ORNG-C2024101313W33199") |
| CustomerRecordId | String | Customer record ID by CliQ |
| IsOffUs | Boolean | Indicates if the transaction is "off us" |
| SenderAddress | String | Address of the sender (e.g., "Jordan Amman") |
| ReceiverAddress | String | Address of the receiver (e.g., "Jordan Amman") |
| CommercialRegisterName | String | Name from the commercial register |
| ReceiverCustomerRecordId | String | Receiver's customer record ID |
| ReceiverAccountRecordId | String | Receiver's account record ID |
| ReceiverAccountNumber | String | Receiver's account number |
| ServicerName | String | Name of the service provider |
| ServicerNameAr | String | Service provider name in Arabic |
| SenderReceiverName | String | Combined sender-receiver name |
| ReceiverFeesValue | Decimal | Fees charged to the receiver |
| RechargePin | String | Recharge PIN |
| ExpiryDate | DateTime | Expiry date of transaction or service |
| Serial | String | Serial number of the transaction |
| WalletUserName | String | Username associated with the wallet |
| MSISDN | String | Phone number (MSISDN) |
| TransactionAmount | Decimal | Transaction amount |
| TransactionFees | Decimal | Transaction fees |
| TransactionTotalAmount | Decimal | Total amount including fees |
| WalletBalanceBefore | Decimal | Wallet balance before the transaction |
| WalletBalanceAfter | Decimal | Wallet balance after the transaction |
| TransactionId | Integer | Unique transaction ID |
| OJPaymentId | String | Payment ID for the transaction |
| TransactionReference | String | Reference ID (e.g., "OM202411041631247203432597015") |
| ReceiverName | String | Name of the receiver |
| ServicerNameEn | String | Name of the service provider in English |
| SenderPhoneNumber | String | Sender's phone number |
| ReceiverPhoneNumber | String | Receiver's phone number |
| FeesWalletPhoneNumber | String | Fees wallet phone number |
| isSuccess | Boolean | Indicates if the transaction was successful |



| | | |
|---------------|---|---|
| IsOTPRequired | Boolean | Specifies if OTP is required |
| isSuccess | bool | Indicates if the transaction was successful |
| errors | List [{ "description": "string", "descriptionAr": "string", }] | List of Errors |

7.8 Inquiry QR Transactions Status

7.6.1 Request

| Field | Type | Required | Encrypted | Description |
|-------------------|--------|----------|-----------|------------------------------------|
| MerchantReference | string | Yes | Yes | The Merchant Reference transaction |

7.6.2 Response

| Field | Type | Description |
|-------------------|---|---|
| IsSuccess | bool | Indicates if the transaction was successful |
| MerchantReference | string | Requested Merchant Reference |
| QRStatusCode | Int | Status code for transaction |
| QRStatusEng | string | Status message English for transaction |
| QRStatusAr | string | Status message Arabic for transaction |
| errors | List [{ "description": "string", "descriptionAr": "string", }] | List of Errors |



7.9 External Mini Statement

7.6.1 Request

| Field | Type | Required | Encrypted | Description |
|----------|--------|----------|-----------|---------------------|
| FromDate | String | Yes | No | From Date |
| ToDate | String | Yes | No | To Date |
| Take | Int | Yes | No | Take For Pagination |
| Skip | Int | Yes | No | Skip For Pagination |

7.6.2 Response

| Field | Type | Description |
|-----------------|---|---|
| TotalRecords | Int | Total Records Transactions |
| allTransactions | Array<Object> | List of all transaction records |
| IsSuccess | bool | Indicates if the transaction was successful |
| errors | List [{ "description": "string", "descriptionAr": "string", }] | List of Errors |

allTransactions

| Field | Type | Description |
|----------------------|--------------|--|
| transactionId | Integer | Transaction ID |
| transactionReference | String | Reference of the transaction |
| transactionDate | String (ISO) | Date and time of transaction (ISO 8601 format) |
| transactionAmount | Decimal | The transaction amount |
| transactionStatus | String | Status of the transaction (e.g., "Done") |

8. Table Status Code

| Status Code | API | Status Message En | Status Message Ar |
|-------------|--------------|-------------------|-------------------|
| 0 | OTP & In-App | Not Found | غير موجودة |
| 1 | INAPP | Pending | قيد الانتظار |

| | | | |
|-----|-------------------------|--|---|
| 2 | OTP & In-App | Paid | تم الدفع |
| 61 | OTP | Invalid One Time Password | كلمة المرور لمرة واحدة غير صحيحة |
| 18 | OTP | One Time Password is expired | انتهت صلاحية كلمة المرور لمرة واحدة |
| 41 | OTP | Insufficient Balance We cannot process this transaction as the wallet balance is not enough | الرصيد غير كاف لا يمكن إتمام هذه العملية. رصيد المحفظة غير كاف |
| 44 | OTP | Cannot continue this process, the Sender exceeded the allowed number of attempts, please try again later | لا يمكن إكمال هذه العملية، لقد تجاوز المرسل عدد المحاولات المسموح بها، يرجى المحاولة لاحقاً |
| 45 | OTP | Can not continue this process, the receiver exceeded the allowed number of attempts, please try again later | لا يمكن إكمال هذه العملية، لقد تجاوز المستقبل عدد المحاولات المسموح بها، يرجى المحاولة لاحقاً |
| 46 | OTP | Transaction amount exceeds the allowed limit | قيمة هذه الحركة أعلى من الحد المسموح |
| 47 | OTP | Sender wallet max limit has been exceeded | تم تجاوز الحد الأقصى لمحفظة الارسال |
| 48 | OTP | Receiver wallet max limit has been exceeded | تم تجاوز الحد الأقصى لمحفظة الاستقبال |
| 170 | OTP | OTP is Required | كلمة المرور لمرة واحدة مطلوبة |
| 6 | In-App | Incorrect Amount | المبلغ غير صحيح |
| 7 | In-App | I Don't Recognize This Request | لا أعرف على هذا الطلب |
| 8 | In-App | Wrong Merchant | نادر غير صحيح |
| 9 | In-App | Duplicate Request | طلب مكرر |
| 10 | In-App | I Changed My Mind | غيرت رأيي |
| 11 | In-App | Suspicious or Fraudulent Request | طلب مشبوه أو احتيالي |
| 336 | QR | QR Not Scanned | لم يستخدم (QR) |
| 339 | QR | QR Scanned And Reversed | تم مسح رمز (QR) وتم عكس الحركة |
| 337 | QR | QR Scanned And Success | تم مسح رمز (QR) وتنفذ الحركة بنجاح |
| 338 | QR | QR Scanned And Failed | تم مسح رمز (QR) وفشل |

9. Process Fallback Notification API

This endpoint implementation from Third-party integration by OJM. In the event of transaction statuses, the system will trigger a fallback notification to ensure consistency between systems and confirm the final status of a transaction.



- Sent via HTTP POST to the merchant's configured callback URL.
- The notification contains essential transaction information to allow the merchant to update their system.

9.1 Endpoints

| | |
|---------|--|
| Method | POST |
| Request | { "MerchantReference": "string", "TransactionReference": "string", "TransactionStatusCode": 0, "TransactionStatusEn": "Success", "TransactionStatusAr": "نجاح" } |

9.2 Request

| Field | Type | Description |
|-----------------------|--------|--|
| MerchantReference | string | The reference provided by the merchant |
| TransactionReference | string | The reference provided by DY after the transaction was completed |
| TransactionStatusCode | string | Transaction status (0 – Success, 1 - Failure). |
| TransactionStatusEn | string | (Success, Failure) |
| TransactionStatusAr | string | (فشل, نجاح) |

⚡ Notes:

- We don't need any response for this endpoint.

10. Security

To ensure secure communication and data integrity between client systems and the API's, the followings must be followed:

10.1 Encryption:

The encryption algorithm used is Advanced Encryption Standard (AES) with the flowing Keys:

| Secret Key | Staging | | Production |
|------------|--------------------------------------|---------------------------------------|------------------|
| | IV | twcny10q3ve3dnbf | r7eAw&u#f40mqYgO |
| | op67yxshux5gyjrasupxqdzwabxyd8 8s | R4awW6t*fjh4)uZ1xIB\$wq)ww^o2se hf | |



10.2 Signature From Header :

The signature field is used to validate the authenticity of the request. The signature is generated using the SHA-256 hashing algorithm.

Note: use this link <https://emn178.github.io/online-tools/sha256.html>

To generate the signature, use the following formulas per each API:

| | Signature Formula |
|---------------------|--|
| RTP OTP | (API KEY + Amount + AliasType + Alias + IsConfirmed (True/False) + ServicerCode + API KEY) |
| RTP In-App Reversal | (API KEY + Amount + AliasType + Alias + ServicerCode + API KEY) |
| RTP Inquiry | (API KEY + TransactionReference + API KEY) |
| RTP Generate QR | (API KEY + MerchantReference + API KEY) |
| Reversal QR | (API KEY + TransactionAmount + MerchantReference + API KEY) |
| Inquiry QR | (API KEY + TransactionReference + API KEY) |
| | (API KEY + MerchantReference + API KEY) |

API KEY: ABC123

Note: All the above signature values must be generated before hashing and/or encryption.

11. Contact Information

For support or questions, please contact:

Email: orangemoneytechnical.ojo@orange.com

Phone: