



CONFIDENTIAL

IWOMIPAY API Docummentation

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1. Introduction

IWOMIPAY is a service from IWOMI TECHNOLOGIES, that offers a safe, efficient and secured payment gateway to partner's Mobile APPs and Website for the to receive payments or perform payout operations, with numeros payment options such as MTN MoMo, Orange Money, Paypal and credit card (Master & VISA), etc .

In addition to the Payment API, iwomipay offers Bill Payment API (Eneo, Camwater), Airtime TopUp API(MTN, Orange, Nexttel, Camtel, Yoomee), and buy of Internet Data and Canal Plus products.

2. Operations

2.1. Transaction Execution Steps.

Before you can access this API on our platform, you need to have an Iwomipay account. This contains, among other data, your credential information, which is in effect, a username, and password that authenticates you and grants you access to other API web services.

The execution of transactions via our platform mainly consists of 3 stages:

1. Identification and authentication of the client in order to obtain the token.
2. Perform Operation (Collect or Payout transactions, with data such as amount, account, tel, etc)
3. Get a status of an operation.

2.2. Calling the authenticate method.

Our iwomipay API offers several methods (functions) of processing your requests depending on the desired service and after the authentication process.

These methods are called directly via the URL with the parameters of the request.

Note :

- Data format supported for requests and results : JSON
- Base URL for all the services of our API :
https://www.pay.iwomitechnologies.com/api/iwomipay_sandbox/

In the following examples, we will write a client in PHP using its CURL method.

2.2.1 Authentication to obtain the token, in order to consume the API.

2 DATA FOR THE AUTHENTICATE

3 Body Data :

```
4 $username = iwomipay2021;    // api username of client
5 $password = iwomipay@2020;    // api password of client
```

N	Parameters	Type	Required	Comments
01	username	String of characters (varchar)	yes	Username on the partner platform
02	password	String of characters (varchar)	yes	Password on the partner platform

2.2.2 Sending the Request.

Once the data of the request is prepared, you can therefore use the CURL method to perform the request

```
$url = https://www.pay.iwomitechnologies.com/api/iwomipay\_sandbox/authenticate;

$data = array(
    'username' => $username,
    'password' => $password
);

$table_json = json_encode($data);
$curl = curl_init();
    curl_setopt_array($curl, array(
        CURLOPT_URL => $url,
        CURLOPT_RETURNTRANSFER => true,
        CURLOPT_ENCODING => "",
        CURLOPT_MAXREDIRS => 10,
        CURLOPT_SSL_VERIFYPEER => false,
        CURLOPT_SSL_VERIFYHOST => 0,
```

```
CURLOPT_HTTP_VERSION => CURL_HTTP_VERSION_1_1,  
CURLOPT_CUSTOMREQUEST => "POST",  
CURLOPT_POSTFIELDS => $table_json,  
CURLOPT_HTTPHEADER => array(  
    "content-type: application/json"  
),  
));  
  
$result = curl_exec($curl);  
  
if (curl_errno($curl))  
    print curl_error($curl);  
else  
    curl_close($curl);  
return $result;
```

2.2.3 Server Responses

Depending on the parameters sent (valid or not) to the server and the processing or sending status of your requests, several types of responses may be returned by the server.

The server responses are in JSON format with the following parameters:

❖ Correct credentials;

```
{  
    "status": "01",  
    "message": "successfully authenticated",  
    "token": "token" //token is valid for 300seconds  
}
```

❖ Incorrect credentials

```
{  
    "status": "401",  
    "message": "INVALID_CREDENTIALS"  
}
```

N	Parameters	Type	comments
01	Status	String of characters (varchar)	This is the transaction status code
02	Message	String of characters (varchar)	Return message
03	Token	String of characters (varchar)	The token when the information is correct

The following table summarises the possible cases :

01	Success
100	Failed
1000	Pending
409	Insufficient balance
401	Auth Failed. Unauthorized
400	Bad data formatting, Synthax error
404	Resource Not found
500	Service temporarily unavailable
503	Forbidden

2.3. CALLING THE PAYMENT METHOD

This method is used to perform payment or fund transfer transactions.

It is called the same way as the authenticate method the only changes are:

- In the header ; Authorization Bearer \$token and the AccountKey (account)
- The URL : https://www.pay.iwomitechnologies.com/api/iwomipay_sandbox/iwomipay
- And including the Request body.

2.3.1 Preparation of data for the execution of a transaction.

DATA FOR PAYMENT OPERATIONS**Body Data :**

```
$country = CM; // default cameroon

$amount = '5'; // amount in string, a whole number

$motif = 'Purchase telephone'; // motive of the transaction

$tel = "237677777777"; // tel for momo and om operations

$op_type = 'credit'; // payout = debit ; collect = credit

$type = 'momo'; // mtn momo = momo ; orange momo = om; card payments
= card ; paypal payments = paypal

$callback_url = 'callback_url'; //not Obligatory, to
notify the final status of the transaction (POST-JSON)

$external_id = 'transactionID'; // transaction Id at the partner

$email = 'iwomi@pay.com'; // compulsory for card and paypal
payments, email of client to perform the payment

$first_name = 'iwomipay'; // compulsory for card payments, first
name of client to perform card payment

$last_name = 'iwomipay'; // compulsory for card payments, last
name of client to perform card payment

$address = 'address'; // compulsory for card payments, address of
client to perform card payment

$city = 'Douala'; // compulsory for card payments, city of client
to perform card payment

$failed_url = 'http://failed.com/redirectto' // Optional! for card
and paypal payments, link to redirect back to the page after a failed
transaction

$success_url = 'http://success.com/redirectto' // Optional! for card
and paypal payments, link to redirect back to the page after a
successful transaction
```

Header :

```
$token = ''; // token of the authentication service

$AccountKey = base64_encode($apiKey.':'.$apiSecret); // ApiKey and Api
secret account concerned
```

N	Parameters	Type	Required	Comments
01	tel	String of characters (varchar)	yes	Telephone number to be credited or debited
02	type	String of characters (varchar)	yes	Payment method, mtn momo= momo ; orange momo = om
03	Country	String of characters (varchar)	yes	Country of the client performing the transaction. Default Cameroon=CM
04	motif	String of characters (varchar)	yes	Motive of the transaction.
05	External_id	String of characters (varchar, max 16 characters)	yes	Transaction code
06	Amount	String of characters (varchar)	yes	Amount to be debited from the client must be 100 FCFA minimum
07	email	String of characters (varchar)	Maybe	Compulsory for card and paypal payments
08	op_type	String of characters (varchar)	yes	Type of operation ; payment = debit ; transfer = credit
09	First_name	String of characters (varchar)	Maybe	Compulsory for card and paypal payments
10	Last_name	String of characters (varchar)	Maybe	Compulsory for card and paypal payments

11	address	String of characters (varchar)	Maybe	Compulsory for card and paypal payments
12	city	String of characters (varchar)	Maybe	Compulsory for card and paypal payments
13	Failed_url	String of characters (varchar)	No	Page Url to redirect to after a failed transaction for card and paypal payments
14	Success_url	String of characters (varchar)	No	Page Url to redirect to after a successful transaction for card and paypal payments
15	Callback_url	String of characters (varchar)	No	POST link to notify the final status of the operation, same post data return as the check status method
16	apiKey	String of characters (varchar)	yes	apiKey of the account concerned
17	apiSecret	String of characters (varchar)	yes	apiSecret of the account concerned

2.3.2 Sending the Request

Once the data of the request is prepared, you can use the CURL method to perform the request.

```
$header = array(
    'content-type: application/json',
    'accountKey:'.$AccountKey,
    'authorization: Bearer '.$token
);
$data = array(
    'country' => $country,
```

```
'op_type' => $op_type,
'amount' => $amount,
'external_id' => $external_id,
'motif' => $motif,
'tel' => $tel,
'type' => $type,
'email' => $email,
'first_name' => $first_name,
'last_name' => $last_name,
'address' => $address,
'city' => $city,
'failed_url' => $failed_url,
'success_url' => $success_url,
'callback_url' => $callback_url
);
$stable_json = json_encode($data);
$curl = curl_init();
curl_setopt_array($curl, array(
    CURLOPT_URL => $url,
    CURLOPT_RETURNTRANSFER => true,
    CURLOPT_ENCODING => "",
    CURLOPT_MAXREDIRS => 10,
    CURLOPT_SSL_VERIFYPEER => false,
    CURLOPT_SSL_VERIFYHOST => 0,
    CURLOPT_HTTP_VERSION => CURL_HTTP_VERSION_1_1,
    CURLOPT_CUSTOMREQUEST => "POST",
    CURLOPT_POSTFIELDS => $stable_json,
    CURLOPT_HTTPHEADER => $header,
));
$result = curl_exec($curl);
if (curl_errno($curl))
    print curl_error($curl);
else
```

```
curl_close($curl);
return $result;
```

2.2.3 Server Responses

1. Depending on the parameters sent (valid or not) to the server and the processing or sending status of your requests, several types of responses may be returned by the server.

The server responses are in JSON format with the following parameters:

- When the operation is successful;

```
{
  "status": "01",
  "message": "successful operation",
  "external_id": "partner1234",
  "internal_id": "iwomipay1234"
}
```

- When operation is pending;

```
{
  "status": "1000",
  "message": "message",
  "external_id": "partner1234",
  "internal_id": "iwomipay1234",
  "redirectUrl": "https://cardorpaypalinterface.com"
}
```

- When it wasn't successful

```
{
  "status": "100",
  "message": "reason why the operation failed"
}
```

N	Parameter	Type	comments
01	Status	String of characters (varchar)	This is the transaction status code

02	Message	String of characters (varchar)	Return message
03	External_id	String of characters (varchar)	Transaction code
04	Internal_id	String of characters (varchar)	Iwomipay level transaction code

The following table summarises the possible cases :

01	Success
100	Fail
1000	Pending
409	Insufficient balance
401	Auth Failed. Unauthorized
400	Bad data formatting, Synthax error
404	Resource Not found
500	Service temporarily unavailable
503	Forbidden

2.4. CALLING THE CHECK STATUS METHOD.

This method is used to verify the status of a completed transaction.

- The URL:

https://www.pay.iwomitechnologies.com/api/iwomipay_sandbox/iwomipayStatus/{internal_id}

2.4.1. Preparation of data for the check status

```
$internal_id = 'transactionID'; // transaction ID
```

N	Parameter	Type	Required	Comments
01	internal_id	String of characters (varchar)	yes	Iwomipay level Transaction code

2.4.2 Sending the Request

Once the data of the request is prepared, you can use the CURL method to perform the request.

```
$url = https://www.pay.iwomitechnologies.com/api/iwomipay\_sandbox/authenticate/ . $internal_id;

$header = array(
    'content-type: application/json',
    'authorization: Bearer ' . $token
);

$curl = curl_init();
curl_setopt_array($curl, array(
    CURLOPT_URL => $url,
    CURLOPT_RETURNTRANSFER => true,
    CURLOPT_ENCODING => "",
    CURLOPT_MAXREDIRS => 10,
    CURLOPT_SSL_VERIFYPEER => false,
    CURLOPT_SSL_VERIFYHOST => 0,
    CURLOPT_HTTP_VERSION => CURL_HTTP_VERSION_1_1,
    CURLOPT_CUSTOMREQUEST => "GET",
    CURLOPT_POSTFIELDS => $table_json,
    CURLOPT_HTTPHEADER => $header,
));

$result = curl_exec($curl);
if (curl_errno($curl))
    print curl_error($curl);
else
    curl_close($curl);
return $result;
```

2.4.3 Server Responses

Depending on the parameters sent (valid or not) to the server and the processing or sending status of your requests, several types of responses may be returned by the server.

The server responses are in JSON format with the following parameters:

❖ When status retrieval is successful;

```
❖ {
❖   "status": "01", //1000 for pending (get the status after
    some time again)
❖   "message": "message about the status status code",
❖   "external_id": "transaction Id",
❖   "internal_id": "transaction Id at iwomipay level"
❖ }
```

❖ When it wasn't successful

```
❖ {
❖   "status": "100",
❖   "message": "Transaction not found in our system",
❖   "external_id": "transaction Id",
❖   "internal_id": "transaction Id at iwomipay level"
❖ }
```

N	Parameter	Type	comments
01	Status	String of characters (varchar)	This is the transaction status code.
02	Message	String of characters (varchar)	Return message
03	External_id	String of characters (varchar)	Transaction code
04	Internal_id	String of characters (varchar)	Iwomipay side transaction code

3. Contact

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